SASKATCHEWAN

Crop Insurance

1998 • 1999
Annual Report

Agriculture and Agri-Food Canada
Agriculture et Agro-alimentaire Canada

Saskatchewan Crop Insurance Corporation

M121

IMPORTANT NOTE CONCERNING THE FOLLOWING PAGES

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LES PAGES SUIVANTES ONT ÉTÉ REPRODUITES EN DOUBLE AFIN D'AMÉLIORER LA QUALITÉ DE REPRODUCTION

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Executive Summary

Participation Statistics - Grains Program

	1998 Crop Year	1997 Crop Year
Insured Acres (millions)		
Grains	21.5	20.2
Hail	16.1	15.5
Contracts		
Grains	35,336	36,030
Total Liability (billions)	$1.6	$1.6
Total Revenue (millions)	$192.2	$185.6
Total Indemnities (millions)	$91.7	$76.1
•includes Hail		
Loss Ratio	.44	.44
Coverage Levels		
•based on insured acres per crop		
50%	18%	28%
60%	9%	11%
70%	58%	50%
80%	15%	11%
Weighted Average	67%	65%
Hail		
Claims (paid claims)	6,780	8,397
Premiums (millions)	$42.1	$42.3
Indemnities (millions)*	$23.5	$36.0
Yield Loss, Establishment Benefit, Unseeded Acres Claims		
Claims	15,452	12,152
Premiums (millions)	$149.7	$141.9
Indemnities (millions)		
Yield Loss*	$57.2	$46.7
Establishment Benefit	$7.3	$1.7
Unseeded Acres	$.0	$.1
Total	$64.5	$48.5

*Amounts reported are based on the insurance pool of the original payment and do not include adjustments for rate setting purposes.

Executive Summary

Saskatchewan Crop Insurance and producers are directly impacted by the forces of nature. While seeding and harvesting took place one or more weeks ahead of normal, the fluctuating precipitation levels during the crop year did not provide ideal growing conditions.

Spring 1998

- Spring run-off was well below normal
- Seeding started in mid-April
- 50 per cent of the crop was planted by May 10, and 77 per cent by the May long weekend
- At the end of May, all areas were reporting over 95 per cent of seeding complete
- Although the early seeding seemed to be good news for SCIC customers the lack of moisture was still a large concern

Summer 1998

- Reseeding took place in many areas of the province because of early frosts and heavy rains in June. This was a challenge for SCIC adjusters who needed to assess the damaged crops before they were put to an alternate use (e.g. tillage)
- July was hot, but combined with the rain a multitude of fungal diseases developed, weed growth increased and insects continued to damage crops
- Hail affected most areas of the province at some point during the growing season
- By the end of July, harvesting had started

Fall 1998

- By the end of August, 60 per cent of the crop was combined
- Producers harvested 24.0 million tonnes of the major grains, oilseeds and specialty crops, six per cent above the 10-year average (22.6 million tonnes)
- While producers generally had a good harvest, poor commodity prices and input costs caused cash flow to become an issue as the 1998 crop year came to a close

Winter 1999

- Temperatures were above normal with a wide range of snowfall amounts
- Accumulated winter precipitation levels varied from below normal in northeastern and east central areas to above normal in southern areas of the province

Source: Saskatchewan Agriculture and Food Crop Report.

Claims Summary 1998

	Crop Year 1998	1997
Post-Harvest	11,451	10,861
Total Yield Loss	662	389
Establishment Benefit (Reseeding)	3,338	828
Unseeded Acres	1	74
	15,452	12,152

Note: This summary is for paid claims only, and does not include hail claims. Information is for multi-peril yield-loss crop insurance only.

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1998-1999 Crop Insurance Annual Repo

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tters of Transmittal

To His Honour
The Honourable J. (Jack) E.N. Wiebe
Lieutenant Governor of Saskatchewan

Your Honour:

It is my privilege to submit the annual report of the Saskatchewan Crop Insurance Corporation for the year ending March 31, 1999, including financial statements, audited by KPMG in the form approved by the Treasury Board, in accordance with the Saskatchewan Crop Insurance Act, 1984.

I have the honour to be,
Your obedient servant,

Eric Upshall
Minister, Agriculture and Food

To the Honourable Eric Upshall
Minister of Agriculture and Food
Regina, Saskatchewan

Dear Sir:

I respectfully submit the 1998-99 annual report of the Saskatchewan Crop Insurance Corporation.

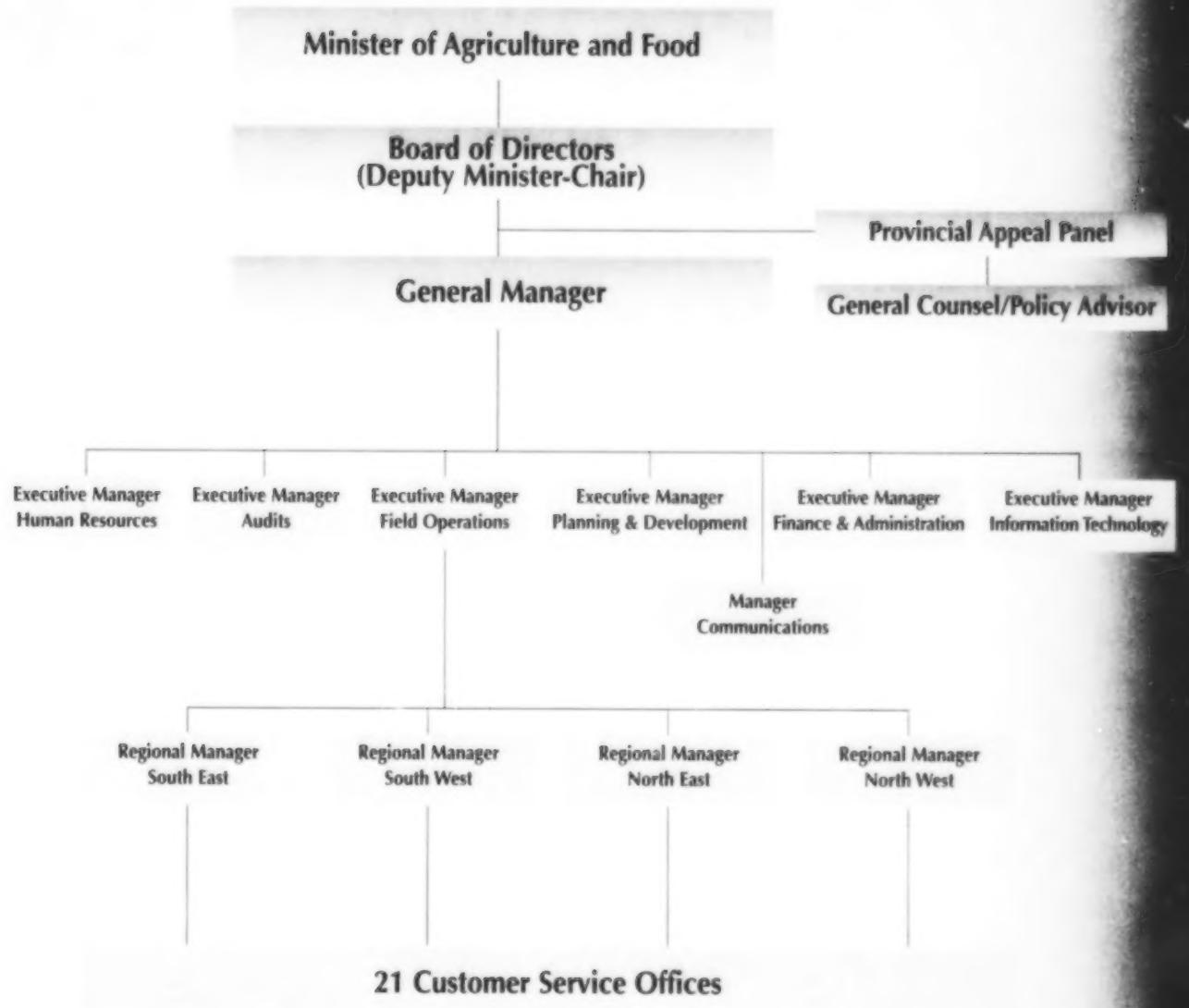
The 1998 crop year demonstrated SCIC's continuing commitment to providing producers with an affordable program that meets their needs.

I am proud to be part of Saskatchewan Crop Insurance as it provides risk management and stability to producers.

Respectfully submitted,

Terrence Scott
Chair of the Board
Saskatchewan Crop Insurance Corporation

Organization Chart



rporate Profile

katchewan Crop Insurance Corporation
is a provincial Crown Corporation
ished under the Crown Corporation Act and
ated under the Crop Insurance Act. SCIC is
the Minister of Agriculture and Food's
ilio. The general manager of SCIC reports to
Deputy Minister of Saskatchewan Agriculture
Food.

Mandate

vide crop production insurance to farm
in order to manage production risk and to
the farm economy.

ose

provides producers with multi-peril insurance
from uncontrollable natural causes on fall
spring seeded crops as well as forage crops.

ding Legislation

Canada-Saskatchewan Crop Insurance
is governed by the following regulations
greements:

Income Protection Act (federal)
Insurance Act (provincial)
icultural Safety Net Act (provincial)
Insurance Regulations (federal and provincial)
nada-Saskatchewan Crop Insurance Agreement
corporation also administers grant
ms under the Waterfowl Crop Damage
mation Program and the Big Game Damage
mation Program. Both programs are
ted under the provincial *Farm Financial*
ty Act regulations.

Insurance Board

elopment of the Crop Insurance Program is
nsibility of the Crop Insurance Board under
ction of the Minister of Agriculture and Food.
rd is comprised of six individuals who make
decisions regarding the administration of the program carried out by SCIC. The members for the period ending March 31, 1999 were Terrence Scott (Deputy Minister Agriculture and Food)-Chair, Ernie Spencer-Vice-Chair, Wilson Olive, Norm Ballagh, Arlee McGrath and Ferne Nielsen. Members Arlee McGrath and Ferne Nielsen are appointed as producer representatives to the board.

The Board is subject to the provisions of the Crop Insurance Act and an agreement between the governments of Canada and Saskatchewan. The primary objective of the Board is to make a comprehensive all-risk insurance program available to Saskatchewan producers.

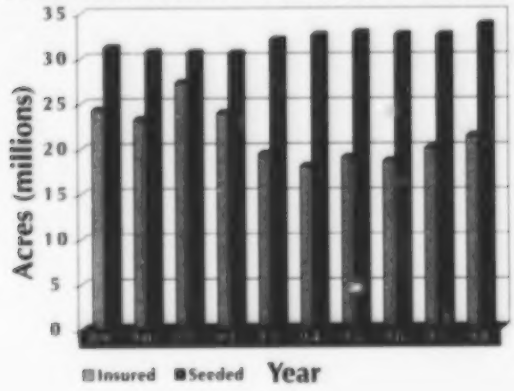
Appeal Panel

The Provincial Appeal Panel is an advisory committee of producers to the Board of Directors and hears disputes between customers and the corporation. Informal hearings are held on a regular basis in Regina, Saskatoon and Melville, where customers and staff have an opportunity to present information to the panel members. Recommendations are made by the panel and presented to the Board of Directors for decision. Customers are provided reasons for the decisions taken.

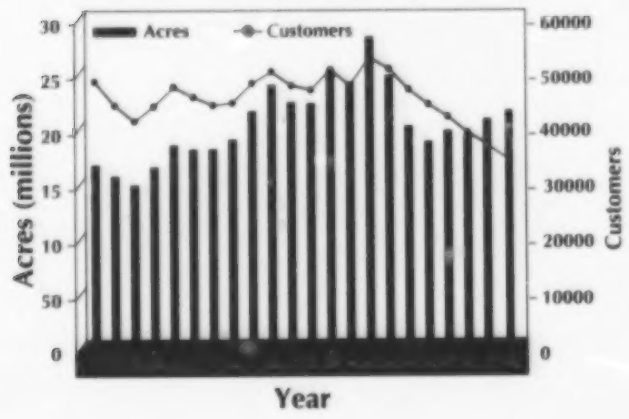
The Appeal Panel heard 84 appeals between March 31, 1998 and March 31, 1999.

The idea behind creating the Provincial Appeal Panel was to provide a fair and efficient resolution to customers' issues. The panel members understand agriculture and the rural community because they all actively farm. For the period ending March 31, 1999, the members are Harry Bastness, Chairperson (Hagan); Jim Bulych, Vice-Chairperson (Foam Lake); Janice Sterling (Mortlach); Gordon Taylor (Davidson); Glen Lowndes (Kelvington); and Brian Kramer (Southey).

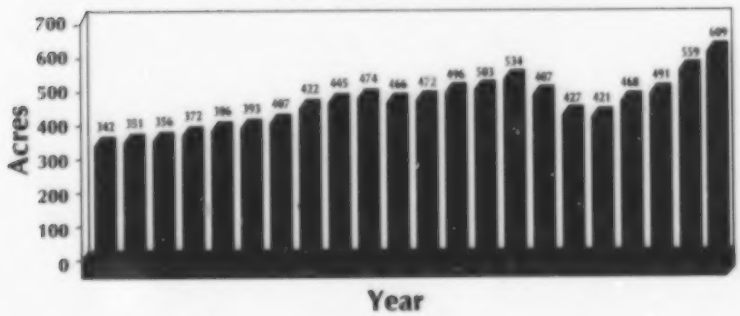
Crop Insurance Insured Acres vs. Acres Seeded in Saskatchewan to an Annual Crop



Acres Insured vs. Active Customers



Average Acres Per Contract



The agriculture industry faces the challenges of n hazards and a sometimes-volatile market, which is why insurance and risk management programs loo different ways of providing stability for producers. New developments in farm techniques, seed qua and the ever-changing market constantly influence way SCIC supports agribusiness.

Saskatchewan producers have some very import issues to face over the next few years:

- decreasing farm incomes
- changes in grain handling transportation
- shifts in product demand

Farm Incomes

Agriculture and Agri-Food Canada estimates Saskatchewan 1998 realized net farm income is $487 million. The realized net farm income for 1999 is forecasted to be negative $48 million. Bo 1998 and 1999 figures remain well below the fi year (1993-97) average realized net farm income $592 million.

1998 Comparison to 1993-97 Average

- 1998 Saskatchewan farm cash receipts are estimated to be $5.57 billion, compared to the 1993-97 average of $5.27 billion – an increase six per cent. 1998 net cash income is down $ million (six per cent) from the five-year averag Realized net farm income is down 40 per cent from the five-year (1993-97) average.
- Total crop receipts, which include deferments from 1997, are forecast to be $4.20 billion in 1998 compared to the five-year average of $3. billion – an 11 per cent increase.
- Livestock receipts are expected to increase five per cent in 1998 to $1.14 billion.
- Program payments (includes Crop Insurance an Net Income Stabilization Account) are estimate at $240 million for 1998 compared to the five-year average of $393 million.
- 1998 net operating expenses are forecast to be $4.26 billion, 10 per cent above the five-year average.

Source: Saskatchewan Agriculture and Food 1998-99 Net Farm Income Forecast

orking Together

Crown Corporation under the Minister of
ulture and Food, SCIC shares Saskatchewan
ulture and Food's (SAF) vision and values.

and SCIC Shared Goals

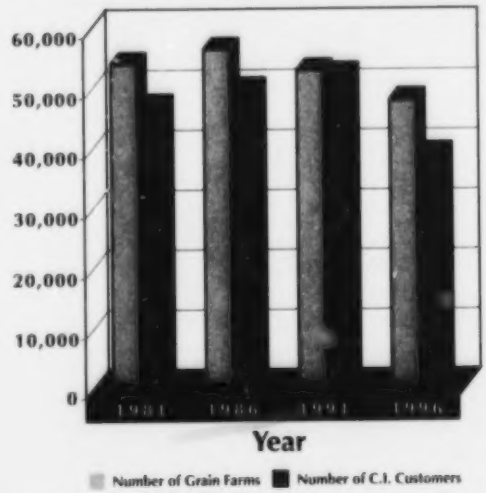
ctive management of business risks, with the
ood industry responding to market signals
what to produce.
responsible and accountable organization with
ledge, skills, information and authority to
rm with excellence.
ent satisfaction through friendly and effective
mer service.

According to the 1996 Census, the population of Saskatchewan is 990,237 with a rural population of 363,059 and an urban population of 627,178.

Saskatchewan has an area land base of 140.9 million acres or 220,200 sq. miles. Approximately 49.6 million acres are dedicated to farmland while native pastures and others equal 16.1 million acres in the province.

The 1996 Census of Agriculture indicates that provincially there are 56,995 (includes grain and other) farms. The average farm size is 1,152 acres and the average cultivated area on farms is 870 acres.

Number of Grain Farms in Saskatchewan vs. Number of Crop Insurance Customers

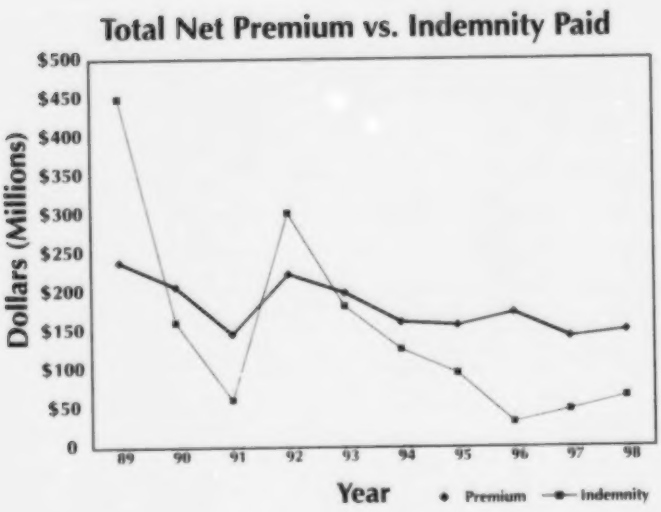


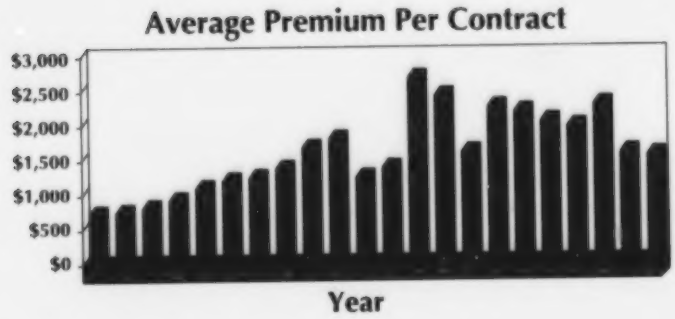
Note: 1991 Crop Insurance customer figures reflect the introduction and participation of producers in the Gross Revenue Insurance Program. The program ended in January 1996.

In 1998 SCIC insured 21.3 million acres, an increase of 1.4 million from the previous year. In the last two years there has been an increase of 15 per cent in the amount of insured grain acres.

Producers seeded 32.9 million acres and 63 per cent were insured with SCIC. 75 per cent of all insured acres had the Hail Option. Crop Insurance also insured 358,000 forage acres.

Accomplishing Our Goals - 1998 Highlig





There is no risk greater or more unpredictable th elements of nature. The advertising theme in 199 "Because you never know" recognized this and encouraged producers to insure their crops. The ye was challenging for SCIC as the province moved f near drought in the spring to an early harvest in the

Program changes resulted from producers needing ad able programs, and insurance for non-traditional cr

Accomplishing Goal #1

Effective management of business risks, with the agri-food industry responding to market signals about what to produce.

Affordability

SCIC conducted a series of consultations in 199 learn what producers wanted in a crop insurance program. One of their requests was an affordable program. In response, the federal and provincial governments made changes to the cost share arrangement reducing the producers' share of premiums.

In 1998, producer premiums were 13 per cent lo than they were in 1997 because of the improved c sharing arrangments at the buy-up level. Coverage purchased at levels greater than 50 cer cent of a producer's average yield was cost shared equally by the governments and producers. Previously, buy-up coverage was cost shared 40 per cent by governments and 60 per cent by producers.

Since 1996, the producers' share of premium costs has decreased by one-third

Individual Coverage

In 1998, SCIC changed the way individual coverage is calculated. The new method recalculates individual yields each time a crop is grown using 90 per cent of the previous individual average yield and 10 per cent of a producer's most recent annual yield. The benefit for producers is that individual coverage levels are able to adjust more quickly. This method also allows coverage to be based on what a producer actually grows.

Greenfeed

In June, producers were encouraged to list their unused pastureland with the Feed Grain and Forage Listing Service. The lack of early spring moisture and dry conditions for most of May and early June significantly reduced pasture carrying capabilities in many areas of the province. Some producers found access to additional pastures or eventually may have been forced to reduce their herd size.

Crop insurance customers who had worked down their yields were asked to consider growing greenfeed for producers in other areas. These customers were able to add greenfeed coverage after March 15. Any crop surplus could then be listed with the provincial government's Feed Grain and Forage Listing Service to help farmers facing livestock feed shortages. In 1998, 74,268 acres of greenfeed/cereals were insured as compared to 2,133 in 1997.

Establishment Benefit

Where the crops were in the ground early, mother nature did not cooperate. Reseeding took place after the initial frosts in the spring and then again after the June rains. For farmers and SCIC adjusters it was a busy time. Approximately 3,400 establishment claims were filed in 1998, and $7.3 million paid out to producers. This was a significant increase from 826 claims and $1.7 million paid out in 1997.

Supporting Diversification

Supporting producers who find niche opportunities is important to SCIC. Diversification and a changing marketplace have helped bring about a wide variety of different crop selections for producers. SCIC has helped this market grow by adapting and improving programs to accommodate producers' needs. The New Crops Insurance Program is one initiative that SCIC has introduced to help farmers diversify.

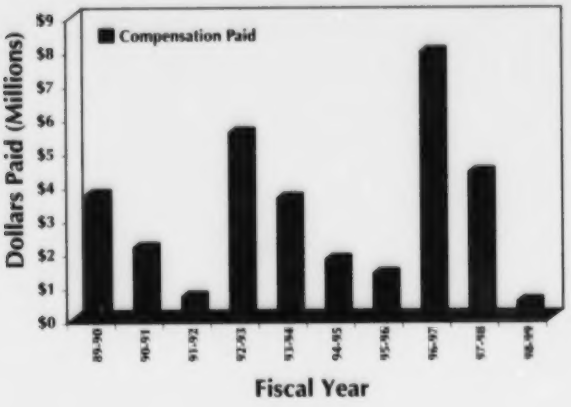
New Crops Insurance Program

In 1997, SCIC monitored the development of a variety of emerging crops. The data collected helped develop the New Crops Insurance Program. In response to producer demand and in consultation with producer associations and groups, SCIC extended insurance to two new crops. Chickpeas (Kabuli and Desi type) and alfalfa seed (pedigreed and common) were added to the list of insurable crops. Coverage levels of 50, 60 and 70 per cent were available to producers and prices were set with input from producer associations and industry specialists. As well, producers could select spot-loss hail insurance at all three coverage levels.

SCIC continued to monitor 19 crops, collecting data to determine risk factors, assess causes of loss and crop development for Saskatchewan growing conditions and develop new adjusting procedures for other potentially insurable crops. Some of these crops included anise, borage, buckwheat, coriander, caraway, dill, fenugreek, ginseng, quinoa, radish seed, red clover seed, echinacea, soy beans, fire weed, hemp and various forage seeds.

In the 1998 crop year, 63,000 acres of chickpeas and over 23,000 acres of alfalfa seed were insured, representing a substantial portion of the provincial acreage grown for both crops.

Historic Waterfowl Crop Damage Compensation



Annual Waterfowl Compensation Summary

YEAR	Claims	Compensation Paid	$/Claim
89-90	1,384	$ 3,727,130	$2,693
90-91	760	$ 2,138,380	$2,814
91-92	392	$ 683,391	$1,743
92-93	2,040	$ 5,557,642	$2,724
93-94	1,560	$ 3,603,156	$2,310
94-95	1,668	$ 1,778,556	$1,066
95-96	709	$ 1,352,767	$1,908
96-97	2,416	$ 7,951,921	$3,291
97-98	1,077	$ 4,361,668	$4,050
98-99	298	$ 523,061	$1,746
TOTAL	**12,304**	**$ 31,677,672**	
Average	**1,230**	**$ 3,167,767**	**$2,435**
5 Yr Ave.	**1,234**	**$3,193,054**	**$2,412**

In the 1998-99 crop year 264 big game claims were made and $529,955 was paid out as of March 31, 1999. There were also 298 waterfowl claims registered and $523,061 paid out under that program.

Waterfowl and Big Game Crop Damage Compensation Program

Saskatchewan Crop Insurance administers the Big Game and Waterfowl Crop Damage Compensation Programs enabling producers to receive compensation for damage to crops from deer, antelope, mule deer, elk, bear, moose, sandhill cranes, ducks, and geese. In April, program changes were announced:

- The coverage level increased from 70 per cent to 85 per cent compensation based on the crop grade at the time of adjustment
- Saskatchewan Environment and Resource Management (SERM) eliminated the $11 hunting license, which initially assisted the financing of the Big Game Crop Damage Compensation Program
- Regulations for waterfowl and big game programs were amended to make program details consistent
- The $500 minimum claim level was reduced to a $200 deductible per crop
- Producers continue to receive compensation without paying premiums
- Producers do not have to be a crop insurance contract holder to receive compensation

...ring with Industry

...formed several strong partnerships with ...try throughout the year. By talking with ...er groups, industry specialists and university ...rch organizations, SCIC has been able to ...p programs for different commodities and ...ine programs for existing crops. The ...ing organizations have all been part of ... partnerships:

... and Spice Association
... Seed Growers
... Growers
...tchewan Hemp Association
...tchewan Irrigation Development Association
...ersity of Saskatchewan

...cipation in other programs

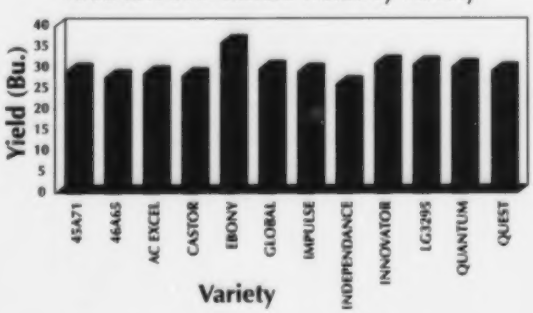
...ly SCIC is involved with Saskatchewan ...ure and Food (SAF) in a data collection ...m called Saskatchewan Management Plus.

Saskatchewan Management Plus

Information is key to producers when planning their farm operations for the year, and Saskatchewan Management Plus (SMP) is designed to help. It is a voluntary program providing information on crop production technology and farm management practices based on actual producer data. As data accumulates it will be possible to make detailed comparisons between individual farming practices and established yields for specific RMs.

Below is a sample of information available from Saskatchewan Management Plus. Producers can use this information to help select the best crop variety in their local area.

1998 RM 399 Canola Yields by Variety



The Saskatchewan Crop Insurance Corporation does not assume responsibility for and has not verified the accuracy of the information reported by producers.

In 1997, 395 producers participated in the SMP program. Through the efforts of SAF, SCIC and MMS that number increased to 3400 by March 31, 1999.

Audits

Since 1992, SCIC has been conducting random and selected audits to ensure program fairness and accuracy of employees' work. On average approximately one million dollars is uncovered through the audit process every year.

This year SCIC's Audit division partnered with the Canadian Wheat Board. They performed 400 pre-inspection audits for the CWB under the cash advance program.

Accomplishing Goal #2
A responsible and accountable organization with knowledge, skills, information and authority to perform with excellence

GPS/GIS

In 1998, SCIC measured approximately 556,000 acres using Global Positioning Systems (GPS). GPS provides the corporation with a fast and accurate way of measuring acres.

This past year SCIC focused on acreage verification of land that was irregularly shaped or difficult to measure. GPS is also used to measure land:

- Where there is an extension of insurance
- Acres not measured on previous claims due to snow, etc
- Where there are large changes in cultivated acres reported in the seeded acreage report
- Land with a repeated history of claims
- Unseeded acreage, forage, hail, waterfowl, and big game claims
- Random selections used for statistical purposes

Measuring fields through GPS benefited both the corporation and the producer. An exact measurement and claim calculation can result in more stable premiums, and assist producers in the accurate calculation of seed, fertilizer and chemical needs. As well, precise information will be beneficial to producers in determining individual coverage.

Geographical Information Systems (GIS) workstations were set up in offices around the province to improve program analysis, claims management and resource management. GIS is a computer application capable of assembling, storing and displaying geographically referenced information. Working with SaskGeomatics, Saskatchewan Research Council, Prairie Farm Rehabilitation Administration (PFRA), Environment Canada, and Saskatchewan Environment and Resource Management (SERM) satellite imagery applications were developed for verifying land use and for identifying significant acreage discrepancies.

By June of 1999, SCIC will have 13 operational workstations in Saskatchewan.

...000

...e approach of the new millennium, SCIC ... insuring its systems are Y2K compliant and ...rgency plans are developed.

...00 or Y2K problems are based primarily on ... hardware restrictions and on programming ... developed in the 1970s. One of the ... problems for computer chips when the date ... from 1999 to 2000 is that the computer may ... the last two digits -00- in the number "2000" ... year "1900".

...ognized this potential problem and as early ... started using four-digit year coding in its ...on technology applications.

...oroughly examined all systems, hardware and ...es that could be affected by the Year 2000 ... Upgrades and alternate planning processes ...ted and will be continued ensuring that in ... 2000 business will be conducted as usual.

...poration does not guarantee or state that ... year 2000 arrives that some service ...ns will not occur from either SCIC's own ... or from services and supplies of vendors.

Accomplishing Goal #3
Client satisfaction through friendly, effective service

Ease of doing business

Modern technology has helped customers find ways of doing business that are simpler and efficient. From faxes to telephone services, SCIC employs systems that reduce the amount of time customers spend filling out forms and waiting at customer service offices.

Toll-Free Phone Service

SCIC uses toll-free lines, allowing customers to do business directly from their homes. With this service, claims can be registered, seeded acreage information filled out and production declarations submitted. During sales, (February and March) customers could change their crop insurance coverage simply by calling one of the toll-free numbers. Each customer service office has its own number; there is also a separate line for head office.

The lines were used most frequently in March and June with peak calling hours between 10:00 a.m. to 12:00 p.m. and from 1:00 p.m. to 3:30 p.m. These two months are particularly important because of the March 15 and June 25 crop insurance deadlines.

Between April 1, 1997 and March 31, 1998 approximately 186,000 toll-free calls were made.

Employee Developm

SCIC strives to create an equitable environment where employees have the opportunity to achieve their full potential. SCIC realizes that individual excellence means corporate excellence in programs and customer service. Providing training opportunities and increasing the skill and knowledge of individuals is one step toward achieving employee excellence.

Employment Equity

SCIC has actively been pursuing change in its employment practices, attitudes and work force structure to help all employees, present and future, reach their potential.

Vision Statement:

To identify and eliminate barriers that restrict qualified designated group members from employment and promotional opportunities. To create a work environment which accommodates the individual differences of a diverse workforce. To achieve equitable representation of designated group members in our workforce.

The four designated groups are identified as women, aboriginal peoples, people with disabilities and people of a visible minority. SCIC's objective is to have equitable representation from all of the designated groups in the workplace.

In October 1999, staff will complete a workforce questionnaire concerning Employment Equity. The questionnaire will help identify barriers to attracting, selecting, training and promoting employees.

Training

In the fall of 1998, 15 Cross-Cultural Communications Workshops were held throughout the province. The goal of these one-day workshops was to promote awareness of culture in the workplace. SCIC is committed to providing at least one cross-cultural session annually for new staff.

Plans are underway for a one-day training s... 1999-2000 on Gender Relations. This sessio... look at the changes occurring for men and w... in the workplace an... what effects that has o... corporate culture. SCIC will continue providi... training sessions on understanding disability a... minority groups in the workforce, on job skill analysis and career paths.

Shadowing Program

In the fall of 1998, SCIC initiated a shadowing pilot program with the Métis Society of Saskatchewan. This project paired aboriginal individuals with adjusters for a two-week per... the individual was interested after completing t... program, SCIC arranged a job interview.

In February 1999, one individual who had completed the program was hired as an adjus... of the Yorkton office. Currently, SCIC is in the process of expanding the program.

Class Plan

All unionized employees filled out job analysis questionnaires in 1997. The questionnaire pro... information for a new in-scope classification pl... equal pay for equal work. In 1998, the Class ... Committee evaluated the questionnaires and comparative descriptions moving toward dev... a solid plan to take to the bargaining unit.

Class Plan appeals are expected to take place i... October of 1999, for staff that were not sati... with their rating.

The corporation employs [illegible] people ... SCIC delivered its [illegible] program ... products with the help of its ... customer service offices throughout the ...

ilding For The Future

ng for the Future

essing the issues of affordability, introducing s to the insurance program and looking for improve existing programs, SCIC strives to ect crops and the agriculture business.

Goals

estigate insuring other crops under the New Insurance Program

iew all aspects of the insurance program ding the use of risk areas and soil differences in determining base levels of yield potential k. In direct response to issues raised by idual producers and the Farm Support Review mittee, SCIC is re-examining the approach for determining coverage and premiums on ional crops.

ovide effective and timely customer service to Insurance customers; in a clear, concise and friendly manner

plement direct deposit of claim indemnities n 1999, providing faster service
plement a service change to gather unreported producer yield information, reducing the level of coverage dissatisfaction attributed to missing yields from customers
o further develop the SCIC website

sure staff responsibilities are clearly municated, staff are adequately trained have the necessary resources to complete responsibilities

sure the infrastructure delivering crop ance is effective, efficient and meets the needs takeholders

sure Y2K issues are properly planned, safeguarded and monitored
Complete and implement new Class Plan
and employment equity initiatives
izing adjuster trainees from selected der-represented groups

M121

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1998 Acreage By Coverage Le

*Crop	50% Coverage	60% Coverage	70% Coverage	80% Coverage	
HARD RED SPRING WHEAT	698,061	426,955	3,487,844	991,522	5,6
DURUM WHEAT	550,360	334,706	2,823,329	613,952	4,3
BARLEY	536,539	212,447	1,057,308	272,872	2,0
OATS	228,941	60,038	332,140	84,990	7
FLAX	219,722	86,343	557,939	127,465	9
CANOLA	756,391	331,670	2,483,944	805,736	4,3
FALL RYE	19,281	3,273	34,833	11,398	
SUNFLOWER	3,678	1,145	11,125	1,930	
EXTRA STR SPRING WHEAT	36,361	18,635	95,491	26,836	1
MUSTARD	84,461	29,856	188,281	45,869	
FIELD PEAS	282,198	138,978	626,378	116,864	1,1
LENTILS	196,209	99,404	243,920	47,957	
CANARY SEED	72,661	38,871	142,702	36,347	
SOFT WHITE SPRING WHEAT	55		65	140	
SPRING RYE	2,024	627	4,527	1,482	
TRITICALE	6,254	2,281	8,267	1,992	
WINTER WHEAT	21,303	1,529	26,599	5,656	
FABABEANS	185	255	87	-	
DRY BEANS	266	418	1,709	N/A	
CANADA PRAIRIE SPRING WHEAT	149,498	67,494	300,650	77,925	
DESI CHICKPEAS	10,318	3,643	15,686	N/A	
KABULI CHICKPEAS	10,881	1,535	21,548	N/A	
ALFALFA SEED	4,539	2,695	16,642	N/A	
POTATOES	513	7,010	755	N/A	
SUNFLR-OTHER	518	75	1,931	-	
Total	**3,891,217**	**1,869,883**	**12,483,700**	**3,270,933**	**21,5**
Percentage of Total	**18.1%**	**8.7%**	**58.0%**	**15.2%**	**1**
1997 Comparison	**27.7%**	**10.6%**	**50.3%**	**11.4%**	

*Includes commercial, pedigreed and organic crops

Weighted Average Coverage Level:
1998 67%
1997 65%
1996 69%

1998 Acreage By Coverage Levels

*Crop	50% Coverage	60% Coverage	70% Coverage	80% Coverage	TOTAL
HARD RED SPRING WHEAT	698,061	426,955	1,487,844	991,522	5,604,382
DURUM WHEAT	330,366	134,706	2,823,329	613,952	4,322,347
BARLEY	336,539	212,447	1,057,308	272,872	2,079,166
OATS	228,941	60,038	332,140	84,990	706,109
FLAX	219,722	86,341	557,939	127,465	991,469
CANOLA	756,391	131,670	2,483,944	805,736	4,377,741
FALL RYE	19,281	4,271	34,833	11,398	68,785
SUNFLOWER	1,678	1,145	11,125	1,930	17,878
EXTRA STR SPRING WHEAT	36,361	18,635	95,491	26,836	177,323
MUSTARD	84,461	29,856	188,281	45,869	348,467
FIELD PEAS	282,198	138,978	626,378	116,864	1,164,418
LENTILS	196,209	99,404	243,920	47,957	587,490
CANARY SEED	72,661	38,871	142,702	36,347	290,581
SOFT WHITE SPRING WHEAT	33		63	140	260
SPRING RYE	2,024	627	4,527	1,482	8,660
TRITICALE	6,254	2,281	8,267	1,992	18,794
WINTER WHEAT	21,303	1,529	26,599	5,656	55,087
FABABEANS	185	255	87	-	527
DRY BEANS	266	418	1,709	N/A	2,393
CANADA PRAIRIE SPRING WHEAT	149,498	67,494	300,650	77,925	595,567
DESI CHICKPEAS	10,318	3,643	15,686	N/A	29,647
KABULI CHICKPEAS	10,881	1,535	21,548	N/A	33,964
ALFALFA SEED	4,539	2,695	16,642	N/A	23,876
POTATOES	513	7,010	755	N/A	8,278
SUNFLOWER-OTHER	518	75	1,931	-	2,524
Total	**3,891,217**	**1,869,883**	**12,483,700**	**3,279,933**	**21,515,733**
Percentage of Total	**18.1%**	**8.7%**	**58.0%**	**15.2%**	**100.0%**
1997 Comparison	**27.7%**	**10.6%**	**50.3%**	**11.4%**	

*Includes commercial, pedigreed and organic crops

Weighted Average Coverage Level:

1998 67%

1997 65%

1996 69%

Statistics

Grains Program - Historical Loss Experience

Year	Number of Customers	Total Net Premium	Indemnities Paid Number	Indemnities Paid Amount	Loss to Premium Ratio By Year	Loss to Premium Ratio Accumulated
1961-62	194	$ 29,906	169	$ 129,669	4.34	4.34
1962-63	1,337	$ 214,105	147	$ 61,651	0.29	0.78
1963-64	2,235	$ 344,556	38	$ 9,285	0.03	0.34
1964-65	2,357	$ 348,658	240	$ 137,926	0.40	0.36
1965-66	3,172	$ 363,385	301	$ 123,304	0.34	0.36
1966-67	6,989	$ 928,943	161	$ 107,978	0.12	0.26
1967-68	8,211	$ 1,176,433	887	$ 497,118	0.42	0.31
1968-69	12,343	$ 2,149,873	1,683	$ 1,607,853	0.75	0.48
1969-70	11,637	$ 1,650,935	553	$ 385,787	0.23	0.42
1970-71	9,083	$ 709,794	213	$ 104,338	0.15	0.40
1971-72	7,890	$ 978,635	206	$ 142,930	0.15	0.37
1972-73	11,844	$ 2,276,829	1,654	$ 1,262,763	0.55	0.41
1973-74	23,909	$ 137,688,272	8,484	$ 7,730,305	0.56	0.49
1974-75	31,411	$ 30,098,459	23,505	$ 32,898,379	1.09	0.82
1975-76	38,209	$ 41,041,161	24,444	$ 28,392,087	0.69	0.77
1976-77	39,143	$ 53,637,408	15,092	$ 22,401,840	0.42	0.64
1977-78	47,156	$ 71,887,589	21,915	$ 36,862,943	0.51	0.60
1978-79	43,032	$ 66,472,426	17,389	$ 29,419,884	0.44	0.56
1979-80	40,154	$ 66,055,718	39,050	$ 103,835,041	1.57	0.75
1980-81	42,850	$ 82,546,598	35,907	$ 135,708,452	1.64	0.92
1981-82	46,259	$ 106,100,031	29,167	$ 92,280,986	0.87	0.91
1982-83	44,469	$ 112,003,208	23,967	$ 74,157,729	0.66	0.87
1983-84	43,000	$ 111,588,185	26,804	$ 105,243,197	0.94	0.88
1984-85	43,443	$ 123,439,542	51,853	$ 259,864,151	2.11	1.05
1985-86	46,894	$ 151,943,200	57,693	$ 377,180,151	2.48	1.26
1986-87	48,932	$ 170,010,965	29,161	$ 119,054,329	0.70	1.18
1987-88	46,492	$ 120,935,244	25,547	$ 87,240,750	0.72	1.14
1988-89	45,721	$ 121,599,339	74,987	$ 465,603,032	3.83	1.36
1989-90	49,267	$ 238,801,161	57,064	$ 449,653,069	1.88	1.88
1990-91	46,523	$ 207,182,201	36,538	$ 160,883,342	0.78	1.37
1991-92	51,466	$ 145,600,110	23,252	$ 61,312,350	0.42	1.14
1992-93	49,466	$ 223,159,109	39,627	$ 301,960,318	1.35	1.20
1993-94	45,752	$ 199,319,998	27,385	$ 181,809,677	0.91	1.14
1994-95	43,107	$ 161,006,675	17,924	$ 125,783,335	0.78	1.09
1995-96	40,904	$ 157,205,530	21,525	$ 94,685,424	0.60	1.03
1996-97	38,099	$ 173,445,266	7,541	$ 31,561,596	0.18	0.93
1997-98	36,030	$ 141,930,893	12,152	$ 48,399,241	0.34	0.88
1998-99	35,336	$ 149,706,545	15,452	$ 64,504,105	0.43	0.85

Premium includes premiums from producers and premium contributions by the Governments of Canada and Saskatchewan.

This does not include the Livestock Feed Insurance Program or the Spot-Loss Hail Option.

1991-1992, 1992-93, 1993-94 and 1994-95 information is for crop insurance only and the crop insurance portion of GRIP.

Grains Program - Customers, Liability & Premium Statistics

Year	Number of Customers	Liability	Average Customer Liability	Customer's Net Premium	Total Net Premium	Average Customer Premium	Average Customer Rate (%)
1961-62	194	$ 306,580	$ 1,580	$ 23,925	$ 29,906	$ 123	7.8
1962-63	1,337	$ 2,319,000	$ 1,734	$ 171,284	$ 214,105	$ 128	7.4
1963-64	2,235	$ 3,683,000	$ 1,648	$ 275,645	$ 344,556	$ 123	7.5
1964-65	2,357	$ 4,088,000	$ 1,735	$ 278,926	$ 348,658	$ 118	6.8
1965-66	3,172	$ 4,566,000	$ 1,440	$ 290,708	$ 363,385	$ 92	6.4
1966-67	6,989	$ 12,125,000	$ 1,734	$ 743,154	$ 928,943	$ 106	6.1
1967-68	8,211	$ 15,910,000	$ 1,938	$ 941,146	$ 1,176,433	$ 115	5.9
1968-69	12,343	$ 27,165,000	$ 2,201	$ 1,719,898	$ 2,149,873	$ 139	6.3
1969-70	11,637	$ 21,194,000	$ 1,821	$ 1,320,748	$ 1,650,935	$ 113	6.2
1970-71	9,083	$ 9,039,200	$ 995	$ 567,835	$ 709,794	$ 63	6.3
1971-72	7,890	$ 14,625,000	$ 1,854	$ 782,908	$ 978,635	$ 99	5.4
1972-73	11,844	$ 29,840,005	$ 2,519	$ 1,821,463	$ 2,276,829	$ 154	6.1
1973-74	23,989	$ 140,436,128	$ 5,854	$ 6,780,470	$ 13,688,272	$ 284	4.8
1974-75	31,411	$ 288,263,532	$ 9,177	$ 14,536,220	$ 30,098,459	$ 463	5.0
1975-76	38,209	$ 405,089,832	$ 10,604	$ 19,821,549	$ 41,041,161	$ 506	4.9
1976-77	39,143	$ 542,207,973	$ 13,852	$ 25,986,032	$ 53,637,408	$ 664	4.8
1977-78	47,156	$ 704,688,894	$ 14,944	$ 34,761,664	$ 71,887,589	$ 736	4.9
1978-79	43,032	$ 708,193,202	$ 16,457	$ 33,258,273	$ 66,472,426	$ 773	4.7
1979-80	40,154	$ 721,821,633	$ 17,976	$ 33,063,306	$ 66,055,718	$ 824	4.6
1980-81	42,850	$ 935,838,614	$ 21,840	$ 41,457,643	$ 82,546,598	$ 968	4.4
1981-82	46,259	$ 1,162,172,942	$ 25,123	$ 53,612,350	$ 106,100,031	$ 1,159	4.6
1982-83	44,469	$ 1,233,908,814	$ 27,748	$ 56,458,215	$ 112,003,208	$ 1,270	4.6
1983-84	43,000	$ 1,254,906,517	$ 29,184	$ 56,017,456	$ 111,588,185	$ 1,303	4.5
1984-85	43,443	$ 1,345,493,742	$ 30,971	$ 62,690,884	$ 123,439,542	$ 1,443	4.7
1985-86	46,894	$ 1,558,492,595	$ 33,234	$ 76,052,344	$ 151,943,200	$ 1,622	4.9
1986-87	48,952	$ 1,778,772,508	$ 36,337	$ 88,008,642	$ 170,010,963	$ 1,798	4.9
1987-88	46,492	$ 1,161,135,578	$ 24,975	$ 61,969,782	$ 120,935,244	$ 1,333	5.3
1988-89	45,721	$ 1,159,096,010	$ 25,352	$ 63,265,513	$ 121,599,339	$ 1,384	5.5
1989-90	49,267	$ 1,942,011,401	$ 39,418	$ 132,122,366	$ 238,801,161	$ 2,682	6.8
1990-91	46,523	$ 1,713,501,461	$ 36,831	$ 112,716,301	$ 207,182,201	$ 2,423	6.6
1991-92	51,466	$ 1,478,891,201	$ 28,735	$ 82,647,237	$ 145,600,110	$ 1,606	5.6
1992-93	49,466	$ 1,706,956,497	$ 34,508	$ 111,510,843	$ 223,139,109	$ 2,254	6.5
1993-94	45,752	$ 1,269,698,961	$ 27,752	$ 100,119,693	$ 199,319,998	$ 2,188	7.9
1994-95	43,107	$ 1,249,853,183	$ 28,994	$ 88,228,806	$ 161,006,675	$ 2,047	7.1
1995-96	40,904	$ 1,355,607,448	$ 33,141	$ 80,561,270	$ 157,205,530	$ 1,970	5.9
1996-97	38,099	$ 1,619,069,926	$ 42,496	$ 86,722,633	$ 173,445,266	$ 2,276	5.4
1997-98	36,030	$ 1,574,353,395	$ 43,696	$ 56,567,834	$ 141,930,893	$ 1,570	3.6
1998-99	35,336	$ 1,610,320,895	$ 45,577	$ 51,926,962	$ 149,706,545	$ 1,526	3.3

1991-92, 1992-93, 1993-94 and 1994-95 information is for Crop Insurance only and the crop insurance portion of GRIP.

This does not include Livestock Feed Insurance Program or the Spot-Loss Hail Option.

ns Program - Historical Loss Experience

Year	Number of Customers	Total Net Premium	Indemnities Paid Number	Indemnities Paid Amount	Loss to Premium Ratio (By Year)	Loss to Premium Ratio (Accumulated)
-62	194	$ 29,906	169	$ 129,669	4.34	4.34
-63	1,337	$ 214,105	147	$ 61,651	0.29	0.78
-64	2,235	$ 344,556	38	$ 9,285	0.03	0.34
-65	2,357	$ 348,658	240	$ 137,926	0.40	0.36
-66	3,172	$ 363,385	301	$ 123,304	0.34	0.36
-67	6,989	$ 928,943	161	$ 107,978	0.12	0.26
-68	8,211	$ 1,176,433	887	$ 497,118	0.42	0.31
-69	12,343	$ 2,149,873	1,683	$ 1,607,853	0.75	0.48
-70	11,637	$ 1,650,935	553	$ 385,787	0.23	0.42
-71	9,083	$ 709,794	213	$ 104,338	0.15	0.40
-72	7,890	$ 978,635	206	$ 142,930	0.15	0.37
-73	11,844	$ 2,276,829	1,654	$ 1,262,763	0.55	0.41
-74	23,909	$ 137,688,272	8,484	$ 7,730,305	0.56	0.49
-75	31,411	$ 30,098,459	23,505	$ 32,898,379	1.09	0.82
-76	38,209	$ 41,041,161	24,444	$ 28,392,087	0.69	0.77
-77	39,143	$ 53,637,408	15,092	$ 22,401,840	0.42	0.64
-78	47,156	$ 71,887,589	21,915	$ 36,862,943	0.51	0.60
-79	43,032	$ 66,472,426	17,389	$ 29,419,884	0.44	0.56
-80	40,154	$ 66,055,718	39,050	$ 103,835,041	1.57	0.75
-81	42,850	$ 82,546,598	35,907	$ 135,708,452	1.64	0.92
-82	46,259	$ 106,100,031	29,167	$ 92,280,986	0.87	0.91
-83	44,469	$ 112,003,208	23,967	$ 74,157,729	0.66	0.87
-84	43,000	$ 111,588,185	26,804	$ 105,243,197	0.94	0.88
-85	43,443	$ 123,439,542	51,853	$ 259,864,151	2.11	1.05
-86	46,894	$ 151,943,200	57,693	$ 377,180,151	2.48	1.26
-87	48,952	$ 170,010,965	29,161	$ 119,054,329	0.70	1.18
-88	46,492	$ 120,935,244	25,547	$ 87,240,750	0.72	1.14
-89	45,721	$ 121,599,339	74,987	$ 465,603,032	3.83	1.36
-90	49,267	$ 238,801,161	57,064	$ 449,653,069	1.88	1.88
-91	46,523	$ 207,182,201	36,538	$ 160,883,342	0.78	1.37
-92	51,466	$ 145,600,110	23,252	$ 61,312,350	0.42	1.14
-93	49,466	$ 223,159,109	39,627	$ 301,960,318	1.35	1.20
-94	45,752	$ 199,319,998	27,385	$ 181,809,677	0.91	1.14
-95	43,107	$ 161,006,675	17,924	$ 125,783,335	0.78	1.09
-96	40,904	$ 157,205,530	21,525	$ 94,685,424	0.60	1.03
-97	38,099	$ 173,445,266	7,541	$ 31,561,596	0.18	0.93
-98	36,030	$ 141,930,893	12,152	$ 48,399,241	0.34	0.88
-99	35,336	$ 149,706,545	15,452	$ 64,504,105	0.43	0.85

ium includes premiums from producers and premium contributions by the Governments of Canada and Saskatchewan.

does not include the Livestock Feed Insurance Program or the Spot-Loss Hail Option.

1992, 1992-93, 1993-94 and 1994-95 information is for crop insurance only and the crop insurance portion of GRIP.

Grains Program - Customers, Liability & Premium Stati

Year	Number of Customers	Liability	Average Customer Liability	Customer's Net Premium	Total Net Premium	Average Customer Premium	Aver Custo (%)
1961-62	194	$ 306,500	$ 1,580	$ 23,925	$ 29,906	$ 123	7.8
1962-63	1,337	$ 2,319,000	$ 1,734	$ 171,284	$ 214,105	$ 128	7.4
1963-64	2,235	$ 3,683,000	$ 1,648	$ 275,645	$ 344,556	$ 123	7.5
1964-65	2,357	$ 4,088,000	$ 1,735	$ 278,926	$ 348,658	$ 118	6.8
1965-66	3,172	$ 4,566,000	$ 1,440	$ 290,708	$ 363,385	$ 92	6.4
1966-67	6,989	$ 12,125,000	$ 1,734	$ 743,154	$ 928,943	$ 106	6.1
1967-68	8,211	$ 15,910,000	$ 1,938	$ 941,146	$ 1,176,433	$ 115	5.9
1968-69	12,343	$ 27,165,000	$ 2,201	$ 1,719,898	$ 2,149,873	$ 139	6.3
1969-70	11,637	$ 21,194,000	$ 1,821	$ 1,320,748	$ 1,650,935	$ 113	6.2
1970-71	9,083	$ 9,039,200	$ 995	$ 567,835	$ 709,794	$ 63	6.3
1971-72	7,890	$ 14,625,000	$ 1,854	$ 782,908	$ 978,635	$ 99	5.4
1972-73	11,844	$ 29,840,005	$ 2,519	$ 1,821,463	$ 2,276,829	$ 154	6.1
1973-74	23,909	$ 140,436,128	$ 5,874	$ 6,780,470	$ 13,688,272	$ 284	4.8
1974-75	31,411	$ 288,263,532	$ 9,177	$ 14,536,220	$ 30,098,459	$ 463	5.0
1975-76	38,209	$ 405,089,832	$ 10,604	$ 19,821,549	$ 41,041,161	$ 506	4.9
1976-77	39,143	$ 542,207,973	$ 13,852	$ 25,986,032	$ 53,637,408	$ 664	4.8
1977-78	47,156	$ 704,688,894	$ 14,944	$ 34,761,664	$ 71,887,589	$ 736	4.9
1978-79	43,032	$ 708,193,202	$ 16,457	$ 33,258,275	$ 66,472,426	$ 773	4.7
1979-80	40,154	$ 721,821,633	$ 17,976	$ 33,065,306	$ 66,055,718	$ 824	4.6
1980-81	42,850	$ 935,838,614	$ 21,840	$ 41,457,643	$ 82,546,598	$ 968	4.4
1981-82	46,259	$ 1,162,172,942	$ 25,123	$ 53,612,350	$ 106,100,031	$ 1,159	4.6
1982-83	44,469	$ 1,233,908,814	$ 27,748	$ 56,458,215	$ 112,003,208	$ 1,270	4.6
1983-84	43,000	$ 1,254,906,517	$ 29,184	$ 56,017,456	$ 111,588,185	$ 1,303	4.5
1984-85	43,443	$ 1,345,493,742	$ 30,971	$ 62,690,884	$ 123,439,542	$ 1,443	4.7
1985-86	46,894	$ 1,558,492,595	$ 33,234	$ 76,052,344	$ 151,943,200	$ 1,622	4.9
1986-87	48,952	$ 1,778,772,508	$ 36,337	$ 88,008,642	$ 170,010,965	$ 1,798	4.9
1987-88	46,492	$ 1,161,135,578	$ 24,975	$ 61,969,782	$ 120,935,244	$ 1,333	5.3
1988-89	45,721	$ 1,159,096,010	$ 25,352	$ 63,265,513	$ 121,599,339	$ 1,384	5.5
1989-90	49,267	$ 1,942,011,401	$ 39,418	$ 132,122,366	$ 238,801,161	$ 2,682	6.8
1990-91	46,523	$ 1,713,501,461	$ 36,831	$ 112,716,301	$ 207,182,201	$ 2,423	6.6
1991-92	51,466	$ 1,478,891,201	$ 28,735	$ 82,647,237	$ 145,600,110	$ 1,606	5.6
1992-93	49,466	$ 1,706,956,497	$ 34,508	$ 111,510,843	$ 223,159,109	$ 2,254	6.5
1993-94	45,752	$ 1,269,698,961	$ 27,752	$ 100,119,693	$ 199,319,998	$ 2,188	7.9
1994-95	43,107	$ 1,249,853,183	$ 28,994	$ 88,228,806	$ 161,006,675	$ 2,047	7.1
1995-96	40,904	$ 1,355,607,448	$ 33,141	$ 80,561,270	$ 157,205,530	$ 1,970	5.9
1996-97	38,099	$ 1,619,069,926	$ 42,496	$ 86,722,633	$ 173,445,266	$ 2,276	5.4
1997-98	36,030	$ 1,574,353,395	$ 43,696	$ 56,567,834	$ 141,930,893	$ 1,570	3.6
1998-99	35,336	$ 1,610,520,895	$ 45,577	$ 53,926,962	$ 149,706,545	$ 1,526	3.3

1991-92, 1992-93, 1993-94 and 1994-95 information is for Crop Insurance only and the crop insurance portion of GRIP.

This does not include Livestock Feed Insurance Program or the Spot-Loss Hail Option.

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orical Information on Participation

Seeded Acres	Insured Acres	% Insured of Seeded	Insured Producers	Total Premium	Liability	Indemnity	Indemnity/ Liability
24,902,000	7,235,666	29%	23,909	$ 13,560,940	$ 140,436,128	$ 7,730,305	5.50%
24,057,000	9,804,422	41%	31,411	$ 29,072,440	$ 288,263,532	$ 32,898,379	11.41%
24,040,000	12,066,222	50%	38,209	$ 39,643,098	$ 405,089,832	$ 28,392,087	7.01%
23,999,000	12,811,518	53%	39,143	$ 51,972,064	$ 542,207,973	$ 22,401,840	4.13%
24,376,000	16,116,827	66%	47,156	$ 69,523,328	$ 704,688,894	$ 36,862,943	5.23%
25,498,000	15,099,256	59%	43,032	$ 66,516,550	$ 708,193,202	$ 29,419,884	4.15%
25,696,000	14,301,117	56%	40,154	$ 66,130,612	$ 721,821,633	$ 103,835,041	14.39%
25,258,000	15,919,936	63%	42,850	$ 82,915,286	$ 935,838,614	$ 135,708,452	14.50%
27,142,000	17,845,097	66%	46,259	$ 107,224,700	$ 1,162,172,942	$ 92,280,986	7.94%
27,540,000	17,472,266	63%	44,469	$ 112,916,430	$ 1,233,908,814	$ 74,157,729	6.01%
28,006,000	17,510,357	63%	43,000	$ 112,034,912	$ 1,254,906,517	$ 105,243,197	8.39%
29,413,000	18,353,785	62%	43,443	$ 125,381,768	$ 1,345,493,742	$ 259,864,151	19.31%
30,148,000	20,878,177	69%	46,894	$ 152,104,688	$ 1,558,492,595	$ 377,180,151	24.20%
31,023,900	23,223,755	75%	48,952	$ 176,017,284	$ 1,778,772,508	$ 119,054,329	6.69%
30,988,700	21,661,168	70%	46,492	$ 123,939,564	$ 1,161,135,578	$ 87,240,750	7.51%
29,823,000	21,566,031	72%	45,721	$ 126,531,026	$ 1,159,096,010	$ 465,603,032	40.17%
31,286,000	24,444,278	78%	49,267	$ 264,244,732	$ 1,942,011,401	$ 449,653,069	23.15%
30,815,500	23,388,147	76%	46,523	$ 225,432,602	$ 1,713,501,461	$ 160,883,342	9.39%
30,780,000	27,483,146	89%	51,466	$ 165,294,474	$ 1,478,891,201	$ 61,312,350	4.15%
30,719,500	24,086,895	78%	49,466	$ 265,225,584	$ 1,706,956,497	$ 301,960,318	17.69%
32,221,000	19,547,592	61%	45,752	$ 200,239,386	$ 1,269,698,961	$ 181,809,677	14.32%
32,717,000	18,163,907	56%	43,107	$ 176,457,612	$ 1,249,853,183	$ 125,783,335	10.06%
32,995,000	19,135,295	58%	40,904	$ 181,559,846	$ 1,355,607,448	$ 153,804,482	11.35%
32,765,400	18,710,584	57%	38,099	$ 210,591,050	$ 1,619,069,926	$ 61,289,666	3.79%
32,683,000	20,147,657	62%	36,030	$ 184,176,191	$ 1,574,353,395	$ 84,488,198	5.37%
33,875,000	21,515,733	64%	35,336	$ 191,854,457	$ 1,610,520,895	$ 88,007,450	5.46%
28,952,615	**18,403,417**	**63%**	**42,579**	**$ 135,406,178**	**$ 1,177,730,111**	**$ 140,264,044**	**11.20%**

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nformation is for the grains program and the Spot-Loss Hail Option.
s not include the Livestock Feed Insurance Program.

Insured Acreage Statistics For Program Op

Year	Irrigation	Unseeded Acreage	Multiple Crop Averaging	Diversification	
1990-91	44,684	1,201			
1991-92	56,740	480			
1992-93	42,093	2,724			
1993-94	29,320	6,193			
1994-95	28,060	26,849	24,078	4,803	10,9
1995-96	32,147	49,736	22,836	4,798	12,8
1996-97	32,332	98,041	11,434	2,480	12,4
1997-98	39,557	3,879	N/A	4,066	15,4
1998-99	44,636	26	N/A	1,772	16,8

1998 Livestock Feed Insurance Program Stati

	Number of Endorsements	Number of Endorsements Receiving Indemnity	Acres Insured	Liability	Indemnity	Total Base Premium	Total Buyup Premium	
Winterfeed	1,855	779	224,172	$10,553,803	$3,157,131	$ 820,349	$1,298,922	$2,9
Cereal	587	191	74,268	$ 5,213,882	$ 928,463	$ 333,643	$ 642,258	$ 9
Forage Establishment Benefit (seeded year 1997)	118	31	13,207	$ 331,796	$ 48,861	$ 57,684	$ 0	$
Forage Establishment Benefit (seeded year 1998)	378	0	42,407	$ 1,088,396	$ -	$ 198,028	$ 0	$ 1
Dehy	78	15	15,461	$ 607,944	$ 30,000	$ 21,262	$ 30,606	$
Sweetclover (seeded year 1997)	25	10	1,830	$ 83,164	$ 16,137	$ 6,695	$ 8,117	$
Sweetclover (seeded year 1998)	21	0	2,145					
Totals	**3,062**	**1,026**	**373,490**	**$17,878,985**	**$4,180,592**	**$1,437,661**	**$1,979,903**	**$3,4**

Forage Establishment Benefit and Sweetclover are two year crops

Forage Establishment Benefit - Premium charged in the first year, indemnity paid in the second year.

Sweetclover - Premium is charged in the second year, indemnity is all put into the second year.

Statistics

Historical Information on Participation

Year	Seeded Acres	Insured Acres	% Insured of Seeded	Insured Producers	Total Premium	Liability	Indemnity	Indemnity/ Liability
1973	24,902,000	7,235,666	29%	23,909	$ 13,560,940	$ 140,436,128	$ 7,730,305	5.50%
1974	24,057,000	9,804,422	41%	31,411	$ 29,072,440	$ 288,263,532	$ 32,898,379	11.41%
1975	24,040,000	12,066,222	50%	38,209	$ 39,643,098	$ 405,089,832	$ 28,392,087	7.01%
1976	23,999,000	12,811,518	53%	39,143	$ 51,972,064	$ 542,207,973	$ 22,401,840	4.13%
1977	24,376,000	16,116,827	66%	47,156	$ 69,523,328	$ 704,688,894	$ 36,862,943	5.23%
1978	25,498,000	15,099,256	59%	43,032	$ 66,516,550	$ 708,193,202	$ 29,419,884	4.15%
1979	25,696,000	14,301,117	56%	40,154	$ 66,130,612	$ 721,821,633	$ 103,845,041	14.39%
1980	25,258,000	15,919,936	63%	42,850	$ 82,915,286	$ 935,838,614	$ 135,708,452	14.50%
1981	27,142,000	17,845,097	66%	46,259	$ 107,224,700	$ 1,162,172,942	$ 92,280,986	7.94%
1982	27,540,000	17,472,266	63%	44,469	$ 112,916,430	$ 1,233,908,814	$ 74,157,729	6.01%
1983	28,006,000	17,510,357	63%	43,000	$ 112,034,912	$ 1,254,906,517	$ 105,243,197	8.39%
1984	29,413,000	18,353,785	62%	43,443	$ 125,381,768	$ 1,345,493,742	$ 259,864,151	19.31%
1985	30,148,000	20,878,177	69%	46,894	$ 152,104,688	$ 1,558,492,595	$ 377,180,151	24.20%
1986	31,023,900	23,223,755	75%	48,952	$ 176,017,284	$ 1,778,772,508	$ 119,054,329	6.69%
1987	30,988,700	21,661,168	70%	46,492	$ 123,939,564	$ 1,161,135,578	$ 87,240,750	7.51%
1988	29,823,000	21,566,041	72%	45,721	$ 126,531,026	$ 1,159,096,010	$ 465,603,032	40.17%
1989	31,286,000	24,444,278	78%	49,267	$ 264,244,732	$ 1,942,011,401	$ 449,653,069	23.15%
1990	30,815,500	23,388,147	76%	46,523	$ 225,432,602	$ 1,713,501,461	$ 160,883,342	9.39%
1991	30,780,000	27,483,146	89%	51,466	$ 165,294,474	$ 1,478,891,201	$ 61,312,350	4.15%
1992	30,719,500	24,086,895	78%	49,466	$ 265,225,584	$ 1,706,956,497	$ 301,960,318	17.69%
1993	32,221,000	19,547,592	61%	45,752	$ 200,239,386	$ 1,269,698,961	$ 181,809,677	14.32%
1994	32,717,000	18,163,907	56%	43,107	$ 176,457,612	$ 1,249,851,181	$ 125,783,335	10.06%
1995	32,995,000	19,135,295	58%	40,904	$ 181,559,846	$ 1,355,607,448	$ 153,804,482	11.35%
1996	32,765,400	18,710,584	57%	38,099	$ 210,591,050	$ 1,619,069,926	$ 61,289,666	3.79%
1997	32,683,000	20,147,657	62%	36,030	$ 184,176,191	$ 1,574,351,395	$ 84,488,198	5.37%
1998	33,875,000	21,515,711	64%	35,336	$ 191,854,457	$ 1,610,520,895	$ 88,007,450	5.46%
Average (1989-1998)	**28,952,615**	**18,403,417**	**63%**	**42,579**	**$ 135,406,178**	**$ 1,177,730,111**	**$ 140,264,044**	**11.20%**

This information is for the grains program and the Spot-Loss Hail Option.
It does not include the Livestock Feed Insurance Program.

Insured Acreage Statistics For Program Options

Year	Irrigation	Unseeded Acreage	Multiple Crop Averaging	Diversification	Hail
1990-91	44,684	1,201			
1991-92	56,740	480			
1992-93	42,093	2,724			
1993-94	29,320	6,193			
1994-95	28,060	26,849	24,078	4,803	10,419,448
1995-96	32,147	49,736	22,836	4,798	12,814,141
1996-97	32,332	98,041	11,434	2,480	12,635,381
1997-98	39,557	3,879	N/A	4,066	15,485,061
1998-99	44,636	26	N/A	1,772	16,054,128

1998 Livestock Feed Insurance Program Statistics

	Number of Endorsements	Number of Endorsements Receiving Indemnity	Acres Insured	Liability	Indemnity	Total Base Premium	Total Buyup Premium	Total Premium
Winterseed	1,855	779	224,172	$10,553,803	$3,157,131	$ 820,349	$1,298,922	$2,119,271
Cereal	587	191	74,268	$ 5,213,882	$ 928,463	$ 333,643	$ 642,258	$ 975,901
Forage Establishment Benefit (seeded year 1997)	118	31	13,207	$ 131,796	$ 48,861	$ 37,684	$ 0	$ 57,684
Forage Establishment Benefit (seeded year 1998)	378	0	42,407	$ 1,088,396	$ -	$ 198,028	$ 0	$ 198,028
Delx	78	15	15,461	$ 607,944	$ 30,000	$ 21,262	$ 30,606	$ 51,868
Sweetclover (seeded year 1997)	25	10	1,840	$ 83,164	$ 16,137	$ 6,695	$ 8,117	$ 14,812
Sweetclover (seeded year 1998)	21	0	2,143					
Totals	**3,062**	**1,026**	**373,490**	**$17,878,985**	**$4,180,592**	**$1,437,661**	**$1,979,903**	**$3,417,564**

Forage Establishment Benefit and Sweetclover are two year crops

Forage Establishment Benefit - Premium charged in the first year, indemnity paid in the second year.

Sweetclover - Premium is charged in the second year, indemnity is all put into the second year.

Statistics

Insured Acres By Crop

Crop	1989-90	1990-91	1991-92	1992-93	1993-94
Hard Red Spring Wheat	12,070,775	12,962,716	15,512,081	14,453,469	9,724,157
Durum	4,684,235	3,580,820	3,723,365	2,485,801	1,942,853
Barley	2,759,566	2,372,150	2,776,307	2,166,076	1,738,413
Oats	758,462	444,078	382,028	419,373	366,814
Flax	533,851	655,579	483,221	206,509	409,525
Canola	2,295,868	2,065,296	3,121,653	2,735,548	3,305,427
Fall Rye	330,134	227,450	98,670	57,084	77,362
Sunflowers*	10,019	8,102	16,917	9,439	20,748
Extra Strong Red Spring Wheat	58,177	44,891	24,921	22,908	124,147
Mustard	361,354	361,373	186,406	205,996	233,671
Field Peas	96,573	75,248	156,871	221,185	355,351
Lentils	166,849	199,668	407,874	319,646	439,630
Canary Seed	244,304	243,712	207,718	183,367	201,562
Spring Rye	18,008	15,828	18,445	17,793	12,924
Fababeans	983	575	3,117	3,268	1,532
Winter Wheat	51,912	68,391	23,570	14,694	15,838
Soft White Spring Wheat	2,043	2,972	6,445	4,350	1,149
Triticale	1,166	5,115	5,097	7,802	11,414
Canada Prairie Spring Wheat		53,817	326,653	551,764	564,436
Dry Beans		366	210	204	208
Potatoes			1,577	619	431
Desi Chickpeas					
Kabuli Chickpeas					
Alfalfa Seed					
Total	**24,444,278**	**23,388,147**	**27,483,146**	**24,086,895**	**19,547,592**
Average**	**496**	**503**	**534**	**487**	**427**

1991-92, 1992-93, 1993-94 and 1994-95 information is for Crop Insurance only and the crop insurance portion of GRIP.

* Sunflower includes sunwheat and sunola

** Average (acres per contract) does not include Livestock Feed Insurance Program contracts

Insured Acres By Crop

Crop	1994-95	1995-96	1996-97	1997-98	1998-99
Hard Red Spring Wheat	6,315,045	6,868,737	8,213,055	6,963,500	**5,604,382**
Durum	2,785,708	2,825,626	2,708,185	3,066,510	**4,322,347**
Barley	1,408,404	1,789,833	1,986,217	2,069,474	**2,079,166**
Oats	318,456	256,052	433,415	479,457	**706,109**
Flax	563,646	759,514	435,399	792,587	**991,469**
Canola	4,508,878	4,285,004	2,670,161	3,806,591	**4,377,741**
Fall Rye	56,879	46,860	34,136	40,008	**68,785**
Sunflowers	16,140	11,515	6,683	16,688	**20,402**
Extra Strong Red Spring Wheat	98,647	147,124	214,413	215,154	**177,323**
Mustard	386,635	288,527	246,407	309,005	**348,467**
Field Peas	570,038	740,427	472,253	872,473	**1,164,418**
Lentils	496,761	468,360	374,975	487,762	**587,490**
Canary Seed	276,513	209,954	281,035	165,433	**290,581**
Spring Rye	12,929	4,510	4,306	5,762	**8,660**
Fababeans	298	290	130	310	**527**
Winter Wheat	10,227	20,426	41,669	47,042	**55,087**
Soft White Spring Wheat	-	80	549	357	**260**
Triticale	7,152	5,785	5,465	7,384	**18,794**
Canada Prairie Spring Wheat	329,938	404,611	579,749	796,755	**595,567**
Dry Beans	472	1,357	1,484	1,558	**2,393**
Potatoes	1,141	703	898	3,847	**8,278**
Desi Chickpeas					**29,647**
Kabuli Chickpeas					**33,964**
Alfalfa Seed					**23,876**
Total	**18,163,907**	**19,135,295**	**18,710,584**	**20,147,657**	**21,515,733**
Average	**421**	**468**	**491**	**559**	**609**

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ed Acres By Crop

	1989-90	1990-91	1991-92	1992-93	1993-94
d Spring Wheat	12,070,775	12,962,716	15,512,081	14,453,469	9,724,157
	4,684,235	3,580,820	3,723,365	2,485,801	1,942,853
	2,759,566	2,372,150	2,776,307	2,166,076	1,738,413
	758,462	444,078	382,028	419,373	366,814
	533,851	655,579	483,221	206,509	409,525
	2,295,868	2,065,296	3,121,653	2,735,548	3,305,427
	330,134	227,450	98,670	57,084	77,362
ers*	10,019	8,102	16,917	9,439	20,748
ong Red Spring Wheat	58,177	44,891	24,921	22,908	124,147
	361,354	361,373	186,406	205,996	233,671
	96,573	75,248	156,871	221,185	355,351
	166,849	199,668	407,874	319,646	439,630
Seed	244,304	243,712	207,718	183,367	201,562
ye	18,008	15,828	18,445	17,793	12,924
	983	575	3,117	3,268	1,532
Wheat	51,912	68,391	23,570	14,694	15,838
Spring Wheat	2,043	2,972	6,445	4,350	1,149
	1,166	5,115	5,097	7,802	11,414
Prairie Spring Wheat		53,817	326,653	551,764	564,436
		366	210	204	208
			1,577	619	431
ickpeas					
Chickpeas					
eed					
	24,444,278	**23,388,147**	**27,483,146**	**24,086,895**	**19,547,592**
	496	**503**	**534**	**487**	**427**

, 1992-93, 1993-94 and 1994-95 information is for Crop Insurance only and the crop insurance portion of GRIP.
wer includes sunwheat and sunola
e (acres per contract) does not include Livestock Feed Insurance Program contracts

Insured Acres By Crop

Crop	1994-95	1995-96	1996-97	1997-98	19
Hard Red Spring Wheat	6,315,045	6,868,737	8,213,055	6,963,500	5,6
Durum	2,785,708	2,825,626	2,708,185	3,066,510	4,3
Barley	1,408,404	1,789,833	1,986,217	2,069,474	2,0
Oats	318,456	256,052	433,415	479,457	7
Flax	563,646	759,514	435,399	792,587	9
Canola	4,508,878	4,285,004	2,670,161	3,806,591	4,3
Fall Rye	56,879	46,860	34,136	40,008	6
Sunflowers	16,140	11,515	6,683	16,688	2
Extra Strong Red Spring Wheat	98,647	147,124	214,413	215,154	1
Mustard	386,635	288,527	246,407	309,005	3
Field Peas	570,038	740,427	472,253	872,473	1,1
Lentils	496,761	468,360	374,975	487,762	5
Canary Seed	276,513	209,954	281,035	165,433	2
Spring Rye	12,929	4,510	4,306	5,762	6
Fababeans	298	290	130	310	
Winter Wheat	10,227	20,426	41,669	47,042	5
Soft White Spring Wheat	-	80	549	357	
Triticale	7,152	5,785	5,465	7,384	1
Canada Prairie Spring Wheat	329,938	404,611	579,749	796,755	5
Dry Beans	472	1,357	1,484	1,558	
Potatoes	1,141	703	898	3,847	
Desi Chickpeas					2
Kabuli Chickpeas					1
Alfalfa Seed					2
Total	**18,163,907**	**19,135,295**	**18,710,584**	**20,147,657**	**21,8**
Average	**421**	**468**	**491**	**559**	

Statistics

Customer Liability by Risk Area

Risk Area	Crop Insurance Total Customers 1997	1998	Total Liability 1997	1998
1	860	837	$ 45,269,461	$ 44,054,998
2	954	946	$ 34,298,899	$ 38,901,211
3	1,256	1,333	$ 41,519,424	$ 47,192,354
4	570	615	$ 21,370,732	$ 24,158,879
5	946	912	$ 36,898,754	$ 36,052,159
6	2,129	2,151	$ 84,537,817	$ 85,737,287
7	1,537	1,511	$ 59,782,113	$ 60,899,121
8	2,220	2,183	$ 106,993,127	$ 116,619,813
9	922	922	$ 33,887,004	$ 34,239,476
10	1,816	1,857	$ 69,171,571	$ 71,192,129
11	2,092	2,024	$ 73,344,034	$ 76,099,740
12	1,282	1,250	$ 57,641,024	$ 59,843,534
13	421	415	$ 20,770,473	$ 22,458,592
14	2,579	2,464	$ 99,927,007	$ 104,759,608
15	2,861	2,794	$ 137,160,631	$ 135,849,664
16	3,509	3,458	$ 162,927,416	$ 165,152,534
17	3,280	3,113	$ 146,561,140	$ 151,330,222
18	1,351	1,301	$ 71,003,970	$ 66,554,403
19	519	514	$ 29,651,395	$ 29,029,957
20	1,383	1,324	$ 87,582,309	$ 84,973,183
21	1,804	1,721	$ 78,200,270	$ 80,924,620
22	982	982	$ 44,507,074	$ 42,888,817
23	757	709	$ 31,347,748	$ 31,608,598
TOTAL	**36,030**	**35,336**	**$ 1,574,353,395**	**$ 1,610,520,899**

This does not include Livestock Feed Insurance Program.

stomer Liability by Risk Area

	Crop Insurance Total Customers		Total Liability	
	1997	1998	1997	1998
	860	837	$ 45,269,461	$ 44,054,998
	954	946	$ 34,298,899	$ 38,901,211
	1,256	1,333	$ 41,519,424	$ 47,192,354
	570	615	$ 21,370,732	$ 24,158,879
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TAL	**36,030**	**35,336**	**$ 1,574,353,395**	**$ 1,610,520,899**

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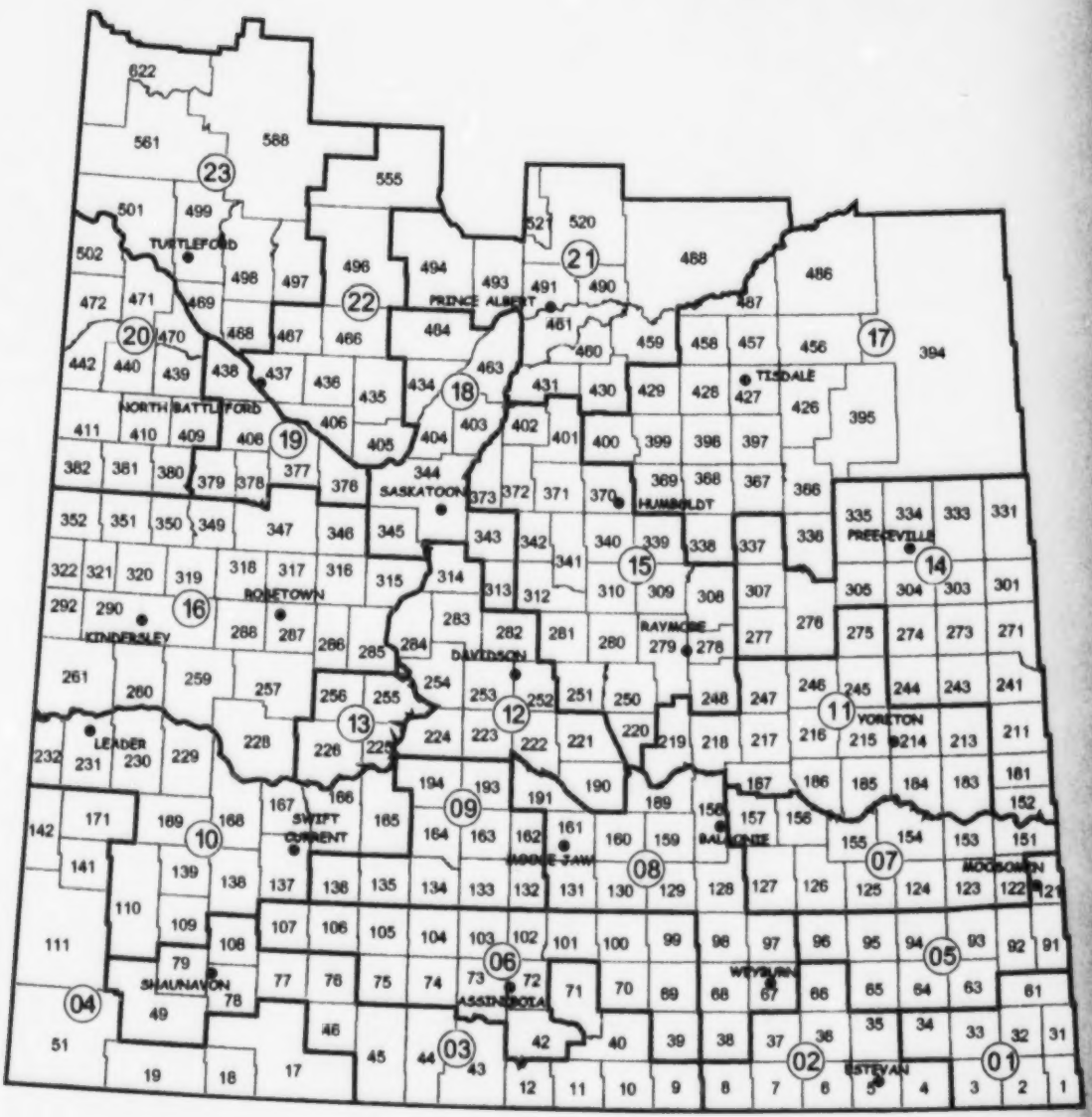
Statisti

Risk Area Bounda



Legend:

Risk Area Number: (1)

RM Number: 1

Major Community: •

Statistics

1998 Hail Statistics

Risk Area	Total Premium	* Actual Paid Indemnity	Liability	Insured Hail Acres	Claimed Acres
1	$ 1,491,942	$ 904,816	$ 38,763,034	543,843	46,073
2	$ 997,409	$ 452,736	$ 35,045,382	635,594	35,311
3	$ 935,736	$ 1,255,800	$ 32,662,019	509,177	55,888
4	$ 453,169	$ 323,739	$ 16,494,848	284,373	14,197
5	$ 1,132,177	$ 378,894	$ 30,739,384	457,212	26,637
6	$ 2,301,172	$ 1,699,011	$ 60,860,205	912,705	66,079
7	$ 2,054,867	$ 1,064,332	$ 42,834,497	638,860	61,243
8	$ 2,545,584	$ 2,120,335	$ 77,614,670	1,118,149	85,392
9	$ 1,107,553	$ 324,607	$ 24,798,013	396,022	20,919
10	$ 2,859,928	$ 585,380	$ 60,676,969	829,058	23,785
11	$ 1,798,152	$ 1,120,171	$ 51,530,201	724,791	55,331
12	$ 1,702,567	$ 990,364	$ 45,023,089	626,085	57,188
13	$ 507,231	$ 297,487	$ 16,679,000	197,370	8,749
14	$ 3,120,427	$ 1,088,071	$ 76,970,516	1,003,050	51,301
15	$ 3,909,092	$ 2,206,882	$ 110,195,062	1,582,621	118,656
16	$ 4,473,213	$ 1,373,911	$ 131,663,361	1,848,919	79,262
17	$ 3,253,559	$ 1,545,638	$ 99,553,103	1,214,177	65,059
18	$ 1,945,145	$ 270,196	$ 46,004,437	562,243	12,962
19	$ 725,254	$ 388,694	$ 21,459,306	267,329	17,519
20	$ 1,927,882	$ 1,119,854	$ 53,862,191	662,797	47,501
21	$ 1,531,731	$ 1,552,839	$ 42,976,610	518,661	45,378
22	$ 854,551	$ 670,000	$ 25,145,164	316,169	28,974
23	$ 520,272	$ 309,768	$ 15,956,110	204,923	10,890
Total	**$ 42,148,611**	**$ 22,043,526**	**$ 1,157,507,171**	**16,054,128**	**1,034,294**

* The Actual Paid Indemnity amount represents payments for spot loss hail damage that were above the producer's production guarantee.

Hail Statistics

Total Premium	* Actual Paid Indemnity	Liability	Insured Hail Acres	Claimed Acres
$ 1,491,942	$ 904,816	$ 38,763,034	543,843	46,073
$ 997,409	$ 452,736	$ 35,045,382	635,594	35,311
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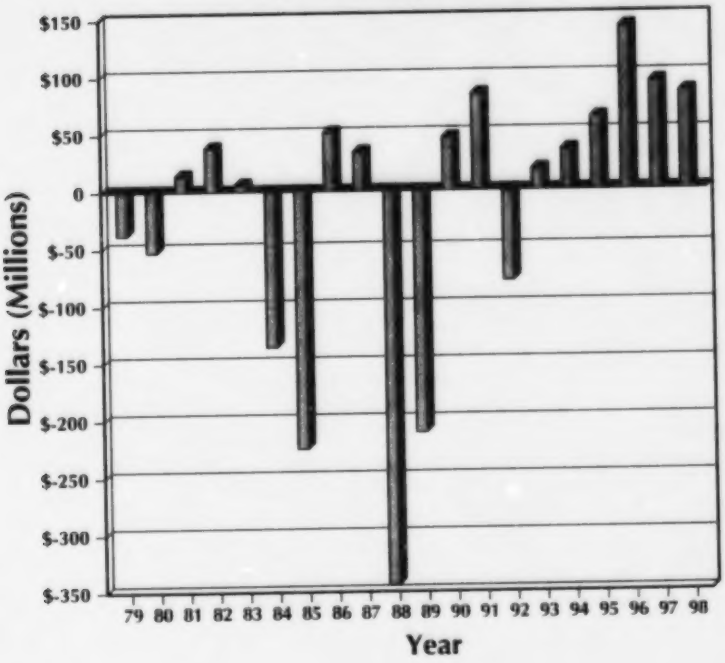
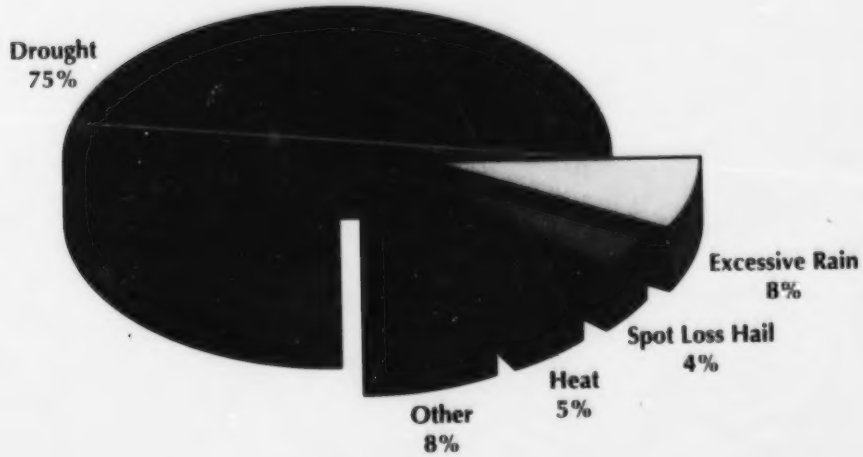
$ 520,272	$ 309,768	$ 15,956,110	204,923	10,890
$ 42,148,611	**$ 22,043,526**	**$ 1,157,507,171**	**16,054,128**	**1,034,294**

ctual Paid Indemnity amount represents payments for spot loss hail damage that were
the producer's production guarantee.

Grains Program
Annual Surplus/Deficit



1998 Yield Loss Indemnities Paid



Financial Statements

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Management's Report

Responsibility for Financial Statements

The financial statements of the Saskatchewan Crop Insurance Corporation have been prepared by management in accordance with generally accepted accounting principles, using management's best estimates and judgements where appropriate.

The corporation's management is responsible for the reliability and integrity of these financial statements and other information in this Annual Report. Other financial information in the Annual Report is consistent with that provided in these financial statements.

To provide for the reliability and integrity of the financial statements, the Corporation's accounting system and systems of internal control are maintained to provide reasonable assurance that transactions are properly authorized and recorded and that assets are properly safeguarded.

The Corporation's external auditor has audited these financial statements and conducted a review of internal accounting policies and procedures to the extent required to enable them to express an opinion on these financial statements. The Board of Directors of the Saskatchewan Crop Insurance Corporation has reviewed and approved these financial statements.

Doug Matthies

General Manager

Lorne Warnes

Executive Manager of Finance and Administration

May 12, 1999

Auditors' Report

To the Members of the Legislative Assembly
Province of Saskatchewan

We have audited the balance sheet of Saskatchewan Crop Insurance Corporation as at March 31, 1999 and the statements of operations, changes in fund balances and changes in financial position for the year then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. These standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at March 31, 1999 and the results of its operations and the changes in its financial position for the year ended in accordance with generally accepted accounting principles.

KPMG LLP

Chartered Accountants

Regina, Canada
May 12, 1999

Balance Sheet

March 31, 1999 with comparative figures for 1998

	1999	1998 (Restated Note 3)
Assets		
Cash	$ —	$ 2,948,045
Investments (note 5)	6,394,268	2,697,517
Due from the Province of Saskatchewan		
General Revenue Fund (note 4)	166,407,159	150,957,832
Accrued interest and other receivables	2,263,894	1,484,677
Premium and other program receivables	19,300,698	20,163,852
Due from Crop Reinsurance Fund of Canada for Saskatchewan	436,137	436,137
Prepaid expenses	42,885	—
Capital assets (note 6)	3,455,220	3,576,543
	$ 198,300,261	$ 182,264,603
Liabilities and Fund Balances		
Bank indebtedness	$ 164,699	$ —
Accounts payable and accrued liabilities	2,907,442	2,272,440
Estimated indemnities payable	412,870	283,759
Reinsurance premium payable to		
Crop Reinsurance Fund of Saskatchewan	2,255,442	37,727,138
Due to Crop Reinsurance Fund of Saskatchewan	—	18,640,283
	5,740,453	58,923,620
Fund balances		
Crop Insurance Fund	185,106,702	115,766,554
Administration Fund	7,453,106	7,574,429
	192,559,808	123,340,893
	$ 198,300,261	$ 182,264,603

Commitments and contingencies (note 9).
See accompanying schedules and notes to financial statements.

On behalf of the Board:

J. Scott Chairperson

Vice-Chairperson

Statement of Operations

March 31, 1999 with comparative figures for 1998

	1999	1998 (Restated Note 3)
Revenue		
Premium contributions:		
Producers	$ 76,152,875	$ 82,435,622
Government of Saskatchewan	58,004,547	51,570,406
Government of Canada	58,004,547	51,570,406
	192,161,969	185,576,434
Less reinsurance premiums ceded:		
Crop Reinsurance Fund of Canada for Saskatchewan	17,541,505	30,637,759
Crop Reinsurance Fund of Saskatchewan (note 1)	20,590,252	34,341,160
	38,131,757	64,978,919
Net premiums	154,030,212	120,597,515
Interest income	10,319,764	5,821,496
	164,349,976	126,419,011
Expenses		
Indemnities	91,747,709	76,099,654
Bad debts	3,262,119	1,444,280
	95,009,828	77,543,934
Excess of revenue over expenses before the net general administration:	69,340,148	48,875,077
Net general administration (schedule 1)	(121,323)	1,735,114
Excess of revenue over expenses	$ 69,218,825	$ 50,610,191

Statement of Changes in Fund Balances

Year Ended March 31, 1999 with comparative figures for 1998

	1999			1998
	Insurance	Administration	Total	Total (Restated Note 3)
Fund balance, beginning of year	$ 115,766,554	$ 7,574,429	$ 123,340,983	$ 72,730,792
Excess of revenue over expenses	69,340,148	(121,323)	69,218,825	50,610,191
Fund balance, end of year	$ 185,106,702	$ 7,453,106	$ 192,559,808	$ 123,340,983

See accompanying schedules and notes to financial statements.

Statement of Changes in Financial Position

March 31, 1999 with comparative figures for 1998

	1999	1998 (Restated Note 3)
Cash Provided by (Used In):		
Operating		
Excess of revenue over expenditures	$ 69,218,825	$ 50,610,191
Item not affecting cash:		
Amortization	1,398,140	1,282,966
Change in non-cash operating items:		
Accrued interest and other receivables	(779,217)	(787,960)
Premium and other program receivables	863,154	11,473,391
Prepaid expenses	(42,885)	—
Accounts payable and accrued liabilities	635,002	(927,912)
Estimated indemnities payable	129,111	(15,648,700)
Reinsurance premium payable to Crop Reinsurance Fund of Saskatchewan	(35,471,696)	34,341,159
Due to Crop Reinsurance Fund of Saskatchewan	(18,640,283)	—
	17,310,151	80,343,135
Investing		
Purchase of capital assets	(1,276,817)	(960,016)
Increase in cash	16,033,334	79,383,119
Cash, beginning of year	156,603,394	77,220,275
Cash, end of year	$172,636,728	$156,603,394
Cash is represented by:		
Cash (bank indebtedness)	$ (164,699)	$ 2,948,045
Investments	6,394,268	2,697,517
Due from Province of Saskatchewan General Revenue Fund	166,407,159	150,957,832
Cash, end of year	$172,636,728	$156,603,394

See accompanying schedules and notes to financial statements.

Schedule 1

Administration Fund Revenue, Expenditures and Fund Balance

Year Ended March 31, 1999 with comparative figures for 1998

	1999	1998
Revenue		
Province of Saskatchewan General Revenue Fund		
Net Operating Grant (note 7)	$ 23,526,000	$ 23,409,000
Assignment fees	53,750	47,100
Interest on investments	401,612	331,881
Miscellaneous	238,036	266,232
	$ 24,219,398	$ 24,054,213
Expenditures		
Advertising	660,730	606,297
Amortization	1,398,140	1,282,966
Appeal Panel and Board of Directors meetings	84,798	59,975
Building repairs and maintenance	26,242	5,739
Computer and analyst services	1,327,741	1,112,766
Computer hardware and software	9,084	19,600
Crop and production reports	68,480	42,465
Employee benefits	2,022,290	1,885,736
Freight and courier	17,998	16,002
Grain grading	14,993	14,622
Office and field equipment	108,239	82,292
Office rental	918,653	915,882
Office supplies	134,340	130,348
Other	60,762	59,940
Postage	376,806	320,033
Printing and duplicating	317,415	290,062
Professional fees	1,444,021	1,265,756
Salaries	11,986,980	11,028,834
Telephone	445,634	447,187
Travel and sustenance	2,890,731	2,732,597
	24,314,077	22,319,099
Net general administration before unexpended Net Operating Grant repaid	(94,679)	1,735,114
Unexpended net operating grant repaid (note 7)	(26,644)	—
Net general administration	$ (121,323)	$ 1,735,114

See accompanying notes to financial statements.

Notes to Financial Statements

of the Saskatchewan Crop Insurance Corporation

March 31, 1999

1. Status of the corporation:

The Saskatchewan Crop Insurance Corporation (the Corporation), a provincial Treasury Board crown corporation, was established under *The Crown Corporations Act* and is continued under *The Crop Insurance Act*.

The Corporation administers the federal/provincial Crop Insurance program. In addition, on behalf of the Saskatchewan Agricultural Stabilization Fund, the Corporation administers the Waterfowl Crop Damage Compensation, New Crops Insurance and Big Game Crop Damage Compensation programs. The financial results of the Saskatchewan Agricultural Stabilization Fund are reported separately.

The Canada-Saskatchewan Crop Insurance Agreement requires that reinsurance funds be established by the Government of Canada and the Government of Saskatchewan. These reinsurance funds receive reinsurance premiums from the Corporation and, under certain circumstances, pay reinsurance benefits to the Corporation.

The Crop Reinsurance Fund of Saskatchewan is administered by the Corporation. The operations, assets and liabilities of this reinsurance fund are shown in separate financial statements as required by the Canada-Saskatchewan Crop Insurance Agreement.

As a crown entity, the Corporation is not subject to federal or provincial income tax, or federal goods and services tax.

2. Significant accounting policies:

These financial statements have been prepared in accordance with generally accepted accounting principles.

Capital assets:
Capital assets are capitalized and amortized over their useful lives. They are recorded on the balance sheet at their net book value.

Amortization is charged against operations, and is provided on a straight line basis over the estimated useful lives of the assets with half the normal amortization taken in the year of purchase. The rates of amortization are:

Equipment	20%
Computer equipment	20%
Leasehold improvements	20%

Fund accounting:
The Corporation has established two funds, the crop insurance fund and the administration fund. The crop insurance fund contains the federal/provincial crop insurance program and the administration fund contains the Corporation's administration expenses along with its net operating grant from the Province of Saskatchewan General Revenue Fund and other revenue related to its administration activities. For financial reporting purposes, the balance sheet and statement of operations combines these two funds.

Investments:
Investments are recorded at cost less any writedown required to reflect a permanent impared value.

Measurement uncertainty:
The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions which affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the period. Actual results could differ materially from those estimated.

Premium revenue recognition:
Crop insurance is a cost-shared program. Premium payments are cost-shared as follows:

Year	Producers %	Federal Gov't %	Provincial Gov't %
1998-99			
Base (50%) coverage	20	40	40
Buyup (60-80%) coverage	50	25	25
1997-98			
Base (50%) coverage	20	40	40
Buyup (60-80%) coverage	60	20	20

Premiums, including the producer and federal and provincial governments' shares, are recognized as income when invoiced to producers.

3. Depooling of operations:

Effective April 1, 1998, the financial statements for the New Crops Insurance, Big Game Crop Damage Compensation and Waterfowl Crop Damage Compensation programs, administered by the Corporation, are included in the financial statements of the Saskatchewan Agricultural Stabilization Fund. Previously they were included in the Corporation's financial statements.

This has been accounted for as a depooling of operations and the prior years' results of these programs have been removed from the Corporation's financial statements. The effect of this was to remove $19,047,539 of assets, $561 of liabilities, and $19,046,978 of fund balances as at April 1, 1998 and $13,153,818 of excess revenue over expenses for the year ended March 31, 1999.

4. Due from Province of Saskatchewan General Revenue Fund:

The Corporation's insurance fund bank account is included in the Consolidated Offset Bank Concentration arrangement for the Government of the Province of Saskatchewan.

Interest is earned on these funds at the government's thirty day borrowing rate, and is based on the Corporation's average daily account balance. Interest is paid by the Province of Saskatchewan General Revenue Fund to the Corporation on a quarterly basis.

5. Investments:

The Corporation's investments are in term deposits maturing April 1, 1999 with an average effective interest rate of 5.08 per cent (1988–April 2, 1998, 4.8 per cent respectively).

6. Capital assets:

	Cost	Accumulated Amortization	1999 Net Book Value	1998 Net Book Value
Equipment	$ 1,669,686	$1,333,019	$ 336,667	$ 198,889
Leasehold improvements	211,655	21,165	190,490	—
Computer equipment	12,065,307	9,137,244	2,928,063	3,377,654
	$13,946,648	$10,491,428	$3,455,220	$3,576,543

7. Government of the Province of Saskatchewan General Revenue Fund net operating grant:

Under the terms of federal-provincial agreements, eligible administration revenue and expenditures are shared on a 50 per cent - 50 per cent basis. Government of Canada contributions are paid to the Government of the Province of Saskatchewan General Revenue Fund, which remits them to the Corporation.

To the extent this funding was not required to pay administration fund expenditures in 1998-1999, it was repaid to the General Revenue Fund and shown as unexpected net operating grant repaid.

8. Related party transactions:

Included in these financial statements are transactions with various Saskatchewan crown corporations, departments and agencies related to the Corporation by virtue of common control exercised by the Government of the Province of Saskatchewan.

Routine operating transactions with related parties are measured at prevailing market prices under normal trade terms. These financial statements include the following balances from and transactions with related parties:

	1999	1998
Accounts payable	$717,727	$342,449
Net general administration	4,430,665	3,833,550

Other related party transactions are disclosed elsewhere in these financial statements.

9. Commitments and contingencies:

Commitments:

The Corporation is committed to the Saskatchewan Property Management Corporation, a related crown entity, for several leases for office space with annual payments of $913,303. The leases are currently renewable on an annual basis.

Contingencies:

Pursuant to the *The Canada-Saskatchewan Crop Insurance Agreement*, in the event the agreement is terminated and no new agreement is entered into, all capital assets funded by the agreement shall be disposed of and the proceeds shall be shared equally by the Government of the Province of Saskatchewan and the Government of Canada. As of March 31, 1999, all capital assets owned by the Corporation had been funded by this agreement.

Various legal actions for additional crop insurance indemnity payments have been initiated against the Corporation. Presently, the Corporation is actively defending these cases. While the outcome of these claims cannot be determined, management is of the opinion that the result of these actions will not have a material impact on the Corporation's financial position.

Legal actions against the Corporation and the Government of the Province of Saskatchewan for breach of contract with respect to the change from the 1991 GRIP Program to the 1992 Revenue Insurance Program were decided in favour of the Corporation and the government by the Saskatchewan Court of Queens Bench and Court of Appeal. The institution of *The Farm Income Legislation Amendment Act 1992* effectively extinguished any cause of action. The plaintiff's 90 day period to apply for leave to appeal to the Supreme Court of Canada had not expired at the time of this report.

10. Planned results:

	Budgeted 1998-99 ($000)	Actual 1998-99 ($000)	Actual 1997-98 ($000) (Restated)
Administration expenditures	25,600	24,314	22,319
Crop insurance premiums*	69,200	58,005	51,570
Financing costs - operating	1,500	—	—

* Provincial share of premiums

11. Fair value of financial assets and financial liabilities:

The carrying amounts of the following financial assets and financial liabilities approximate fair value due to their short term nature:

- Investments
- Due from the Province of Saskatchewan General Revenue Fund
- Accrued interest and other receivables
- Premium and other program receivables
- Due to/from the reinsurance funds
- Bank indebtedness
- Accounts payable and accrued liabilities
- Estimated indemnities payable.

12. Year 2000

The year 2000 Issue arises because many computerized systems use two digits rather than four to identify a year. Date-sensitive systems may recognize that year 2000 is 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than a date. The effects of the Year 2000 Issue may be experienced before, on or after January 1, 2000, and, if not addressed, the impact on operations and financial reporting may range from minor errors to significant systems failure which could affect an entity's ability to conduct normal business operations. It is not possible to be certain that all aspects of the Year 2000 Issue affecting the entity, including those related to the efforts of the suppliers, or other third parties, will be fully resolved.

Crop Reinsurance Fund of Saskatchewan

Auditors' Report

Year Ended March 31, 1999 with comparative figures for 1998

To the Members of the Legislative Assembly
Province of Saskatchewan

We have audited the balance sheet of the Crop Reinsurance Fund of Saskatchewan as at March 31, 1999 and the statement of revenue, expenditures and fund surplus changes in financial position for the year then ended. These financial statements are the responsibility of the Fund's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. These standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Fund as at March 31, 1999 and the results of its operations and the changes in its financial position for the year ended in accordance with generally accepted accounting principles.

KPMG LLP
Chartered Accountants

Regina, Canada
May 12, 1999

Crop Reinsurance Fund of Saskatchewan

Balance Sheet

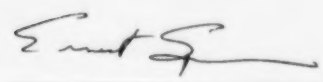
March 31, 1999 with comparative figures for 1998

	1999	1998
Assets		
Due from Province of Saskatchewan		
General Revenue Fund (note 3)	$ 74,702,231	$ —
Reinsurance premium receivable from Saskatchewan		
Crop Insurance Corporation	2,255,442	37,727,138
Due from the Saskatchewan Crop Insurance Corporation	—	18,640,283
	$ 76,957,673	$ 56,367,421
Fund Surplus		
Fund surplus	$ 76,957,673	$ 56,367,421

See accompanying notes to financial statements.

On behalf of the Board:

Chairperson



Vice-Chairperson

Statement of Revenue, Expenditures and Fund Surplus

Year ended March 31, 1999 with comparative figures for 1998

	1999	1998
Revenue		
Premium ceded from the Saskatchewan		
Crop Insurance Corporation	$ 20,590,252	$ 34,341,160
Fund surplus, beginning of year	56,367,421	22,026,261
Fund surplus, end of year	$ 76,957,673	$ 56,367,421

See accompanying notes to financial statements.

Crop Reinsurance Fund of Saskatchewan

Notes to Financial Statements

March 31, 1999

1. Status of the fund:

The Canada - Saskatchewan Crop Insurance Agreement between the Government of the Province of Saskatchewan and the Government of Canada provided for the establishment of two reinsurance funds:

a) The Crop Reinsurance Fund of Saskatchewan which was administered by the Government of the Province of Saskatchewan, and

b) The Crop Reinsurance Fund of Canada for Saskatchewan which was administered by the Government of Canada.

2. Significant accounting policies:

Premium ceded from the Saskatchewan Crop Insurance Corporation:

Under the terms of the agreement referred to in note 1, the Saskatchewan Crop Insurance Corporation is required to pay reinsurance premiums to the reinsurance funds based on premiums received during the insurance year.

Liability for claim payments from the reinsurance funds:
Under the terms of the agreement referred to in note 1, payments were made out of the reinsurance funds if indemnities which were required to be paid in an insurance year exceeded the aggregate of:

a) the premium receipts for the year less reinsurance premiums ceded, and

b) the reserve fund balance of the Saskatchewan Crop Insurance Corporation Insurance Fund.

To the extent that payments were required out of the reinsurance funds, the Crop Reinsurance Fund of Saskatchewan or the Government of the Province of Saskatchewan General Revenue Fund was responsible firstly for an amount not exceeding 2½ per cent of the total liability under policies in force in the insurance year.

The balance of indemnities to be paid were shared 75 per cent by Canada and 25 per cent by Saskatchewan out of the respective reinsurance funds, excepting that Saskatchewan was not responsible for any amounts described in the preceding paragraph if its reinsurance deficit exceeded 16⅔ per cent of the total liability under policies of insurance in force in that year.

Measurement Uncertainty:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions which affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the period. Actual results could differ materially from those estimated.

3. Due from Province of Saskatchewan General Revenue Fund:

The Crop Reinsurance Fund bank account is included in the Consolidated Offset Bank Concentration arrangement for the Government of the Province of Saskatchewan.

4. Statement of changes in financial position:

A statement of changes in financial position has not been prepared as a separate statement would not provide additional, useful information.

Interest earned on these funds is not allocated to the Crop Reinsurance Fund.

Notes to Financial Statements

5. Fair value of financial assets:

The carrying amounts of the following financial assets and liabilities approximate fair value due to their short term nature:

- Due from the Province of Saskatchewan General Revenue Fund.
- Reinsurance premium receivable from the Saskatchewan Crop Insurance Corporation

6. Year 2000

The year 2000 Issue arises because many computerized systems use two digits rather than four to identify a year. Date-sensitive systems may recognize that year 2000 is 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than a date. The effects of the Year 2000 Issue may be experienced before, on or after January 1, 2000, and, if, not addressed, the impact on operations and financial reporting may range from minor errors to significant systems failure which could affect an entity's ability to conduct normal business operations. It is not possible to be certain that all aspects of the Year 2000 Issue affecting the entity, including those related to the efforts of the suppliers, or other third parties, will be fully resolved.

Customer Service Offices

Assiniboia CSO
Box 340, 401 - 1st Ave. W.
Assiniboia, SK S0H 0B0
Phone: (306) 642-7235
Fax: (306) 642-7229
Toll-free: 1-888-935-0008

Balgonie CSO
Box 70, 125 S. Railway
Balgonie, SK S0G 0E0
Phone: (306) 771-4173
Fax: (306) 771-2258
Toll-free: 1-888-935-0001

Davidson CSO
Box 339, 103 Lincoln St.
Davidson, SK S0G 1A0
Phone: (306) 567-2125
Fax: (306) 567-2082
Toll-free: 1-888-935-0020

Estevan CSO
1106 - 6th St.
Estevan, SK S4A 1A8
Phone: (306) 637-4500
Fax: (306) 637-4609
Toll-free: 1-888-935-0002

Humboldt CSO
Box 660, 311 Main St.
Humboldt, SK S0K 2A0
Phone: (306) 682-6710
Fax: (306) 682-4711
Toll-free: 1-888-935-0026

Kindersley CSO
Box 1540, 125 - 1st Ave. E.
Kindersley, SK S0L 1S0
Phone: (306) 463-5462
Fax: (306) 463-5469
Toll-free: 1-888-935-0021

Leader CSO
Box 387, #5 - 111 Ave. W.
Leader, SK S0N 1H0
Phone: (306) 628-3109
Fax: (306) 628-3107
Toll-free: 1-888-935-0011

Moose Jaw CSO
45 Thatcher Dr. E.
Moose Jaw, SK S6H 6V2
Phone: (306) 694-3613
Fax: (306) 694-3811
Toll-free: 1-888-935-0012

Moosomin CSO
Box 889, 806 Broadway Ave.
Moosomin, SK S0G 3N0
Phone: (306) 435-4535
Fax: (306) 435-4529
Toll-free: 1-888-935-0005

North Battleford CSO
509 Pioneer Ave.
North Battleford, SK S9A 1E9
Phone: (306) 446-7411
Fax: (306) 446-7489
Toll-free: 1-888-935-0028

Preeceville CSO
Box 800, 239 Hwy. Ave. E.
Preeceville, SK S0A 3B0
Phone: (306) 547-5650
Fax: (306) 547-5655
Toll-free: 1-888-935-0015

Prince Albert CSO
800 Central Ave.
Prince Albert, SK S6V 6G1
Phone: (306) 953-2781
Fax: (306) 953-2285
Toll-free: 1-888-935-0032

Raymore CSO
Box 178, 117 Main St.
Raymore, SK S0A 3J0
Phone: (306) 746-2024
Fax: (306) 746-2204
Toll-free: 1-888-935-0016

Rosetown CSO
Box 1000, 615 Hwy. #4
Rosetown, SK S0L 2V0
Phone: (306) 882-5450
Fax: (306) 882-5458
Toll-free: 1-888-935-0019

Saskatoon CSO
3735 Thatcher Ave.
Saskatoon, SK S7K 2H6
Phone: (306) 933-5101
Fax: (306) 933-5220
Toll-free: 1-888-935-0024

Shaunavon CSO
Box 1210, 55 - 3rd Ave. E.
Shaunavon, SK S0N 2M0
Phone: (306) 297-5480
Fax: (306) 297-5455
Toll-free: 1-888-935-0010

Swift Current CSO
Hillside Plaza
1 - 1081 Central Ave. N.
Swift Current, SK S9H 4Z1
Phone: (306) 778-8315
Fax: (306) 778-8604
Toll-free: 1-888-935-0007

Tisdale CSO
Box 310, 1105 - 99th St.
Tisdale, SK S0E 1T0
Phone: (306) 878-8860
Fax: (306) 878-8856
Toll-free: 1-888-935-0025

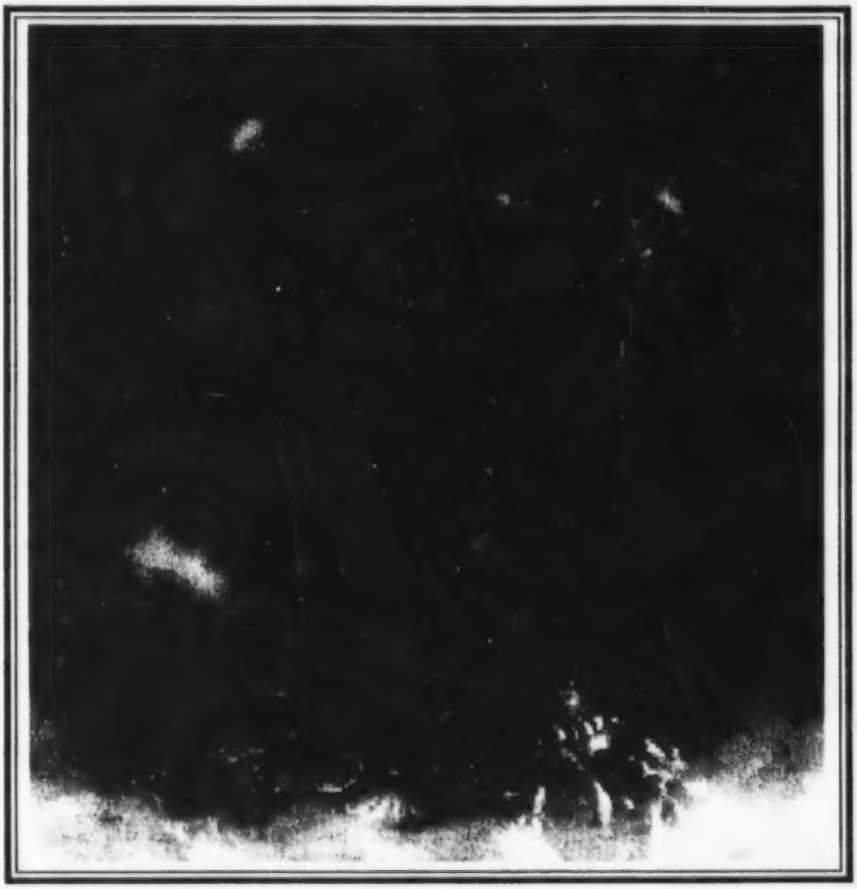
Turtleford CSO
Box 400, 217A Main St.
Turtleford, SK S0M 2Y0
Phone: (306) 845-4501
Fax: (306) 845-4505
Toll-free: 1-888-935-0030

Weyburn CSO
Box 2003, 110 Souris Ave. N.E.
Weyburn, SK S4H 2Z9
Phone: (306) 848-2300
Fax: (306) 848-2454
Toll-free: 1-888-935-0003

Yorkton CSO
38 - 5th Ave. N.
Yorkton, SK S3N 0Y8
Phone: (306) 786-1375
Fax: (306) 786-1676
Toll-free: 1-888-935-0013

CUSTOMER SERVICE OFFICE H
8:00 a.m. to 5:00 p.m. (closed
Closed weekends & statutory h

1998-1999
Annual Report
Supplementary Information



CANADA - SASKATCHEWAN
Crop Insurance

Agriculture and Agri-Food Canada | Agriculture et Agroalimentaire Canada

Saskatchewan Crop Insurance Corporation

Supplier Payments

Listed are payees who received $20,000 or more for the provision of goods and services, including office supplies, communications, contracts and equipment.

VENDOR	AMOUNT
Agassiz Scientific Ltd.	$ 29,663
Agricultural Credit Corporation	592,244
Aldon Computer Group	55,598
Canada Post Corporation	329,290
Canadian Grain Commission	22,975
Cansel Survey Equipment	34,665
CompuSmart	291,587
Data Business Forms	39,177
Display Fixtures	24,064
DR Auto Extras	50,251
GE Capital IT Solutions Inc.	38,492
Grand & Toy	91,134
Heritage Inn – Moose Jaw	20,460
Houghton Boston	22,645
Human Resources Services Ltd.	43,651
IBM Canada Ltd.	962,543
Information Systems Management	427,681
KPMG	72,505
Linnet Geomatics International	292,680
The Marketing Den	$620,676
Northside Leisure Products	32,373
Olive Waller Zinkhan & Waller	338,966
Pitney Bowes	51,447
Pitney Bowes Leasing	33,822
Pitney Bowes Postage-by-Phone	30,000
PNG Globe Envelopes	32,953
Saskatchewan Property Management Corporation	1,562,741
Sask Tel, CMR	560,789
Department of Agriculture & Food	94,948
Saskatchewan Workers' Compensation Board	126,838
Statistics Canada	37,595
Talkthru Canada Inc	33,900
Tillinghast-Towers Perrin	60,798
Towers Perrin	33,392
Travelodge Hotel - Regina	39,908
University of Saskatchewan	34,058
Xerox Canada Ltd.	97,078

Personal Services- Employees

Listed are individuals (excluding unionized employees) who received payment for salaries, wages, honorariums, etc. which totalled $2,500 or more.

PAYEE	AMOUNT
Ames, Judy	$ 49,933
Armbruster, Elizabeth	40,983
Audette-Sand, Gail	50,080
Bastness, Harry	12,455
Bellamy, Donna	61,131
Benjamin, Stan	80,604
Biletski, George	61,048
Bowyer, F. Morley	50,080
Brown, Ann	50,080
Brandt, Doris	4,200
Bulych, Jim	11,225
Burnett, John	49,441
Charabin, Walter	57,592
Clarke, Shaun	43,071
Classen, Ethel	46,434
Cleveland, Beverly	$ 59,848
Coldwell, Maria	25,823
Conacher, Muriel	40,705
Cooper, Mike	60,444
Cudmore, William	80,604
Dickson, Jean	50,080
Dingle, Terry	67,790
Eaton, Carol	22,443
Emond, Denis	59,645
Erickson, Kelly	49,913
Granquist, Sharon	35,206
Hardie, Shelley	36,362
Heese, Richard	48,532
Hill, George	62,359
Hittel, Ronald	61,131

Personal Services - Employees

Listed are individuals (excluding unionized employees) who received payment for salaries, wages, honorariums, etc. which totalled $2,500 or more.

PAYEE	AMOUNT	PAYEE	AMOUNT
Hogg, Betty	$50,080	Salamon, Joanne	$ 30,457
Hughes, Earl	56,305	Sawyer, Louise	61,767
Krahenbil, Adrienne	30,457	Schmeiser, Joe	50,080
Krahenbil, Sherry	36,362	Schmelinsky, Cindy	30,457
Kramer, Brian	3,333	Sinclair, Cameron	50,080
Kutas, Lori	40,721	Skinner, Reginald	3,850
Liebrecht, Collin	49,850	Stanley, Larry	50,383
Longworth, Wayne	49,909	Stefankiw, Valerie	42,284
Lowndes, Glen	7,130	Stirling, Janice	7,905
Matthies, Doug	92,563	Svenson, Kenneth	58,930
McCuaig, David	46,744	Swan, Cameron	65,175
Moyse, Lee	48,389	Taylor, Gordon	8,370
Myhr, Deborah	50,080	Tyacke, Shirley	46,264
Napady, Wendy	38,075	Warner, Darby	50,029
Nussbaumer, George	74,079	Warnes, Lorne	58,140
Nyeste, Marjorie	48,052	Wass, Chris	4,200
Potts, Glen	39,486	Wilgosh, Bernice	50,080
Quintal, Ernest	50,061	Yuzik, Lyle	49,172
		Payees under $2,500	1,395

CANADA ~ SASKATCHEWAN

Crop Insurance

HEAD OFFICE:
Box 3000
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Melville, SK S0A 2P0

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Email: customer.service@scic.gov.sk.ca
Website: http://www.agr.gov.sk.ca/scic